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ABSTRACT

This curriculum guide provides materials for developing a home economics family life course to assist students in improving the quality of individual and family life. The course contains 12 units that cover the following topics: self-awareness, wheel of life, dating, mate selection, engagement, marriage, money management, parenting, crisis management, the "golden years," and philosophy of life. Each unit contains one or more lesson plans, each consisting of competencies, introduction, lesson options and supplies, summary, test bank, information sheets, and transparency masters. The final section of the guide includes the following: an alphabetical listing of lessons, a recommended scope and sequence, and a list of 26 books, 4 Extension bulletins, 9 films or filmstrips, 2 magazines, 16 musical pieces, five pamphlets, 9 resource centers, 26 videotapes, and 7 miscellaneous resources. (KC)

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ED 384 825

Adult Roles & Responsibilities

Home Economics Family Life Course

Grades 11-12

1992

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Introduction

Are we preparing students for the world they will face in the future? The future of our society will be determined much by the attitudes, and preparation of today's students. This curriculum guide is aimed at helping students evaluate the alternatives that they face and develop skills necessary to be successful in their adult roles and responsibilities - now and in the future.

Adult Roles and Responsibilities is a home economics family life course which will assist students in improving the quality of individual and family life. We view the family as an institution basic to society, which must be preserved. The lessons are written with the realization that young adults need knowledge and skills for healthy and positive adult and family lives.

These curriculum materials are designed as a resource planning guide to help with curriculum development in your own school. They provide a wide range of activities, subject matter, and samples of evaluation techniques from which to choose. Because home economics teachers are highly trained to teach the entire scope of this curriculum content, this curriculum should only be taught by home economics teachers.

This set of materials is not a complete course of study to be taught from beginning to end. Time lines are just suggestions and there are many options given in each lesson to assist teachers in meeting the established competencies and learning objectives. With many changes in society, statistics, and materials change rapidly and therefore need to be updated continuously. References should be replaced with more current ones as they become available.

Remember to consult your local school district policy regarding the teaching of sensitive issues facing individuals and families.

August, 1992

Dear Adult Roles and Responsibilities Home Economics Teacher:

The future of our society will be determined much by the attitudes, and preparation of today's students. Are we preparing students for the world they will face in the future? This curriculum guide is aimed at helping students evaluate the alternatives that they face and develop skills necessary to be successful in their adult roles and responsibilities - now and in the future.

Adult Roles and Responsibilities is a home economics family life course which will assist students in improving the quality of individual and family life. We view the family as an institution basic to society, which must be preserved. The lessons are written with the realization that young adults need knowledge and skills for healthy and positive adult and family lives.

We are delighted to distribute the Adult Roles and Responsibilities curriculum to each high school for implementation and review. We feel that this will be a very useful, workable document for you in teaching this family life course. Because home economics teachers are highly trained to teach the entire scope of this curriculum content, this curriculum should only be taught by home economics teachers.

Much thanks goes to Julie Wheeler, curriculum consultant, for her many hours of work and her many talents which she has contributed to coordinate and lead this project. Also, many, many hours were contributed by talented and dedicated teachers. We owe much thanks to Kris Evans, Kaye Dawn Falslev, Kathryn Jensen, DeeAnn Judd, Cindy Wall, Lorrie Barber, Dee Ashcroft, and Willard Jessop.

These curriculum materials are designed as a resource planning guide to help you with curriculum development in your own school. They provide a wide range of activities, subject matter, and samples of evaluation techniques from which to choose planning your program to prepare students for their future roles.

With the many changes in society, statistics and materials change rapidly and therefore need to be updated continuously. References should be replaced with more current ones as they become available.

The curriculum guide provides a base for dealing with individual and family life issues. However, is advised that you use caution and discretion when teaching about sensitive issues. Some content may not be appropriate for your particular students, school, community, or district. Please remember to consult your local school district policy regarding the teaching of sensitive issues facing individuals and families and obtain permission to teach these issues.

The State Board of Education has recently approved a human sexuality resource file for the 10th grade. This resource file is designed to be used in the consumer health course. The curriculum writing team will be working on an optional addendum to the Adult Roles and Responsibilities curriculum which will deal with issues related to teen pregnancy, human sexuality, STDs/AIDS, rape, abuse, etc. which will articulate with the state resource file which has just been approved.

Until this addendum is approved by the State Board, you can teach human sexuality as an optional/elective part of the Adult Roles and Responsibilities course, using approved state objectives. However, please make sure that you understand the state law, state textbook adoption policies and your district policies before teaching any information on human sexuality. Remember to consult your local school districts regrading the teaching of human sexuality and articulate with the 10th grade resource file information. It is recommended that parental involvement and prior parental consent be obtained when discussing human sexuality. By state law, parental consent is required to discuss contraception.

Again, we hope that this curriculum guide will be useful to you as you prepare students for their adult roles and responsibilities.

Sincerely,

Mary Monroe
State Specialist
Home Economics and Family Life

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Adult Roles & Responsibilities

Self Awareness

INTRODUCTION TO SELF AWARENESS

Read the book *Oh, the Places You'll Go!* by Dr. Seuss, Random House, New York, ISBN: 0-679-80527-3. Discuss how their future is really in their hands, if they take advantages of all the opportunities they have, and make correct decisions. Becoming aware of themselves, their feelings, ambitions, abilities, and capabilities will help them down the road of life.

This unit is divided into three basic sub-units. They are listed below:

Personal Growth
    Self Concept
    Tweens
    Autobiography
    Labeling/Stereotyping

Relationships
    Family Relationships
    The Changing Family
    Sibling Relationships
    Parent/Teen Relationships
    Levels of Communication
    Non-Verbal Communication
    Building Family Strength
    Traditions

Values and Goals
    Values
    Goal Setting
    Decision Making

The sub-unit dealing with Relationships is placed in the Self Awareness Unit because of the tremendous effect relationships have on self awareness.

UNIT: Self-Awareness **LESSON:** Personality Development

COMPETENCIES:

Analyze theories of personality development.

INTRODUCTION:

As your life progresses, you form certain attitudes and opinions about yourself. Everything you do and everyone you meet has an influence on your personality.

LESSON OPTIONS/SUPPLIES:

OPTION #1
PERSONALITY DEVELOPMENT--Present the lesson, as outlined in teacher information. You may wish to present all the different theories, or select the one you prefer. You may also wish to divide the class into small groups to review each theory. [Information--"Stages of Development", Transparency--"Stages of Human Development"/"Maslow"/"Havighurst"]

OPTION #2
RAP--Have a group of students present "The Erikson Rap". Discuss it with the class. [Information--"The Erikson Rap"]

OPTION #3
PERSONABLE CAR--Select a car you think represents your personality. Make an advertisement for that car. Relate its options to your personality traits. [Information--"Personable Car", car brochures, construction paper, teacher example]

SUMMARY:

Both your environment and heredity have a major influence on the development of your personality. You can change the things you do not like and improve the traits you do like. Your personality is ever changing and developing.

TEST BANK:

1. List the three main forces that shape your personality.
   (HEREDITY, ENVIRONMENT, YOUR RESPONSE TO THE ENVIRONMENT)
2. Explain any one of the stages of human development as explained by Erikson. (AS EXPLAINED IN CLASS OR TEXT)
3. Draw the Maslow's pyramid, listing each of the five levels.
   (1-PHYSICAL NEEDS, 2-SAFETY AND SECURITY, 3-LOVE AND ACCEPTANCE, 4-ESTEEM, 5-SELF ACTUALIZATION)

STAGES OF DEVELOPMENT

Personality Development

There are three main forces that shape your personality:

1. HEREDITY. You have certain traits passed from your ancestors to you. All humans have similarities such as eyes, ears, nose, mouth, arms, and legs. Heredity causes differences among humans such as eye color, shape of ears, shape of nose, etc.

2. ENVIRONMENT. Your home, school, teachers, friends, neighbors, and activities are all a part of your environment. Some parts of your environment overlap--friends, school, teachers, and activities. Other parts affect only your home and neighbors. Your environment affects your thoughts and feelings.

3. YOUR RESPONSE TO THE ENVIRONMENT. You and your friends may experience the same event. How you react to the event affects each of you in a different way.

Both environment and heredity affect your personality development, but experts disagree as to the extent of each.

Human Development

Many theories have been formed as to human development. We will discuss the two main theories.

Erik H. Erikson, a psychoanalyst and professor of developmental psychology developed the theory he called "Stages of Human Development". (Show transparency)

1. TRUST VS. MISTRUST: This stage occurs during infancy. Babies that receive love and attention develop confidence and trust in people and their environment. Babies that are neglected and abused become insecure and mistrustful.

2. AUTONOMY VS. SHAME AND DOUBT: The next stage happens between the ages of 1 and 4. During this stage, children experience freedom or self direction. With encouragement from their parents, they develop confidence and assert themselves. Children who are not allowed to explore their world have a hard time establishing autonomy. Their failures are emphasized, rather than their successes and they feel ashamed and discouraged.

3. INITIATIVE VS. GUILT: The third stage involves feelings of initiative or the desire to begin action. Children reach this stage at 4-5. They begin to develop imagination and to do things on their own. They also begin to learn social skills (cooperating, leading and following.) Children who are not allowed to play with their peers do not develop these skills and tend to cling to adults. They do not develop play skills and lack imagination.

4. ACCOMPLISHMENT AND INDUSTRY VS. INFERIORITY: This stage occurs from age 6-12. They learn that work is worthwhile and meaningful. They learn to discipline themselves and to get along with others. Children at this stage are allowed to plan and carry out some of their own projects. Their efforts are reinforced with praise. Children whose efforts are not reinforced with praise feel a sense of failure. They begin to feel inferior. They often behave deviously or dishonestly to cover their inferior feelings.

5. IDENTITY VS. IDENTITY CONFUSION: This stage occurs during adolescence. Adolescents have a strong need to establish an identity. Success at this stage requires good role models. Adolescents begin to mature and to view the world differently. They have new feelings and begin to sort through their emotions and discover who they are. They also develop good relationships with their peers and start to accept people for whom they are. Adolescents who do not establish stable roles become preoccupied with their identity. They feel insecure. As a result, they lack self-esteem and self-confidence.

6. INTIMACY VS. ISOLATION: This stage is the development of intimacy. Young adults that succeed in this stage have accepted themselves for whom they are and as worthwhile people. They are able to give themselves to others. They desire close, stable relationships. People who cannot establish close relationships feel isolated and lonely. They do not open up to others, but stay within themselves.

7. GENERATIVENESS VS. SELF ABSORPTION: By the 7th stage, adults have a sense of generativeness. They are concerned with others besides their immediate families. They are concerned about the future and welfare of the young people of the world. People who do not feel a sense of generativeness become self-absorbed. Their only concerns are for themselves.

8. INTEGRITY VS. DESPAIR: Mature adults look back on their lives and feel satisfaction. They look forward to the rest of their lives with confidence. They feel satisfied and secure with themselves. Those who do not feel integrity, feel despair. They have regrets about their lives. They feel their lives are a series of missed opportunities. They will never be at peace with themselves.

Another theory of human development was devised by a man named Abraham Maslow, a psychiatrist. His theory had to do with human needs, which he prioritized. He felt these needs greatly influenced personality development. (Show bottom half of transparency.)

1. PHYSICAL NEEDS: Some are food, water, shelter, and clothing. They are necessary for good health.
2. SAFETY AND SECURITY: Once the physical needs are met, a person realizes that there are additional needs. A person needs to feel safe from physical danger and be secure in daily routines in order to know what to expect from life.
3. LOVE AND ACCEPTANCE: Everyone needs to be loved and accepted by others. People need to feel secure in the relationships with their families. Praise, support, warmth and encouragement help develop this stage.
4. ESTEEM: Before a person can get respect from others, she/he needs to have self-respect. Friends and family help establish esteem by making one feel important. Respect and admiration also help build esteem.
5. SELF-ACTUALIZATION: Self-actualization is the way a person reacts to his/her full potential. To reach this level, all other levels must be at least partially fulfilled. At this stage, there is belief and confidence in one's self. There is continuing self-improvement.

(This information is adapted from *Contemporary Living*. Other classroom texts may be used.)

A well-known educator named Robert J. Havighurst has identified eight developmental tasks of adolescence. People may not be aware of these tasks, but the way people perform them will help shape their personalities.

Task #1: To achieve new, mature relationships with peers.
Girls will be viewed as women and boys will be viewed as men.
Task #2: Implementing socially approved masculine or feminine roles.
With the changing roles of society today, this is not as clear a description as it used to be. These choices will greatly influence dating, careers, and basic lifestyles.
Task #3: Learning to accept your physique and the effective use of one's body.
This task involves learning how to care for the body to keep it healthy.
Task #4: The achievement of emotional independence (critical thinking skills, follow decision making process, etc.).
Task #5: Development of attitudes about marriage and family life.
Task #6: Selection of and preparation for an occupation or career.
Task #7: Deciding on personal priorities and a set of standards.
Task #8: To accept and practice socially responsible behavior.

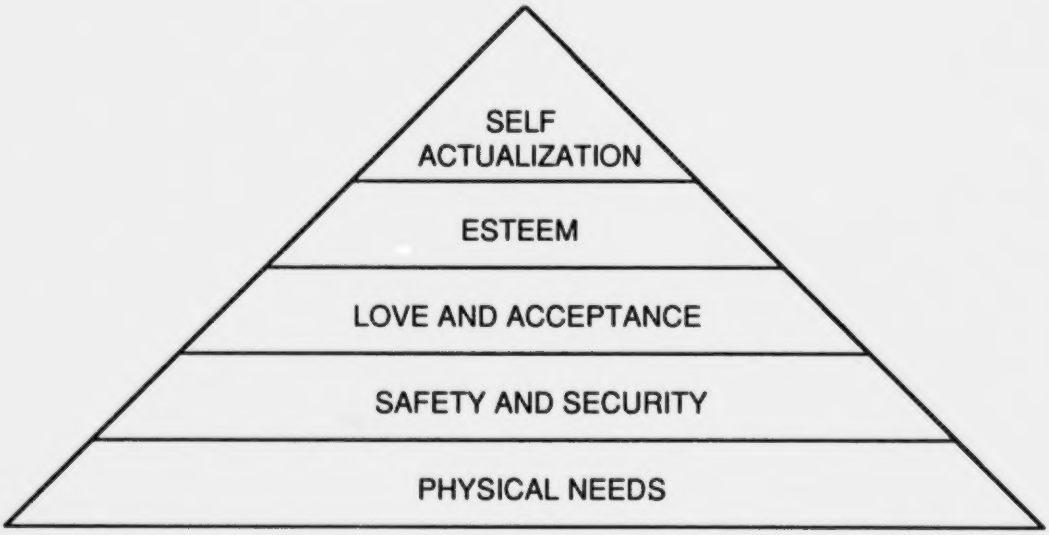
OPTION #1---TRANSPARENCY

ERIKSON

STAGES OF HUMAN DEVELOPMENT

STABLE PERSONALITY	WEAK PERSONALITY
1. Trust	Mistrust
2. Autonomy	Shame and Doubt
3. Initiative	Guilt
4. Accomplishment and Industry	Inferiority
5. Identity	Identity confusion
6. Intimacy	Isolation
7. Generativeness	Self-Absorption
8. Integrity	Despair

MASLOW


SELF ACTUALIZATION
ESTEEM
LOVE AND ACCEPTANCE
SAFETY AND SECURITY
PHYSICAL NEEDS

THE ERIKSON RAP

by Patti Brown and Melanie Haun

Trust versus mistrust occurs during infancy,
This is a time when babies need consistency,
Finding they can trust is something they must do,
Before they can move on to stage number two.

Autonomy is the toddlers game,
They really hate that doubt and shame.
"NO!" is a part of every sentence.
They need to gain their independence.

Initiative versus guilt is the preschoolers stage.
Dreaming up big plans is normal for this age.
Helping them to see that dreams can come true
Is something that teachers and parents can do.

The Latency Stage is a time of stability.
The school age child learns to increase abilities.
At the end of this time the child has gained smarts,
They're ready to move on and mess with peoples' hearts!

Teenagers have one crisis then another.
They want to be in so they say things like, "YO BROTHER!"
At the end of stage five, they've found their identity,
Learned about loyalty, commitment and fidelity.

Intimacy and love are what young adults ar looking for,
They really are looking for more than just to score!
Finding a companion is the goal of stage six,
Sharing together in a love that really sticks.

Being an adult we begin to see,
There needs to be more than just you and me.
You can't really stagnate when raising a child,
You've got to keep on moving, they can really drive you wild!

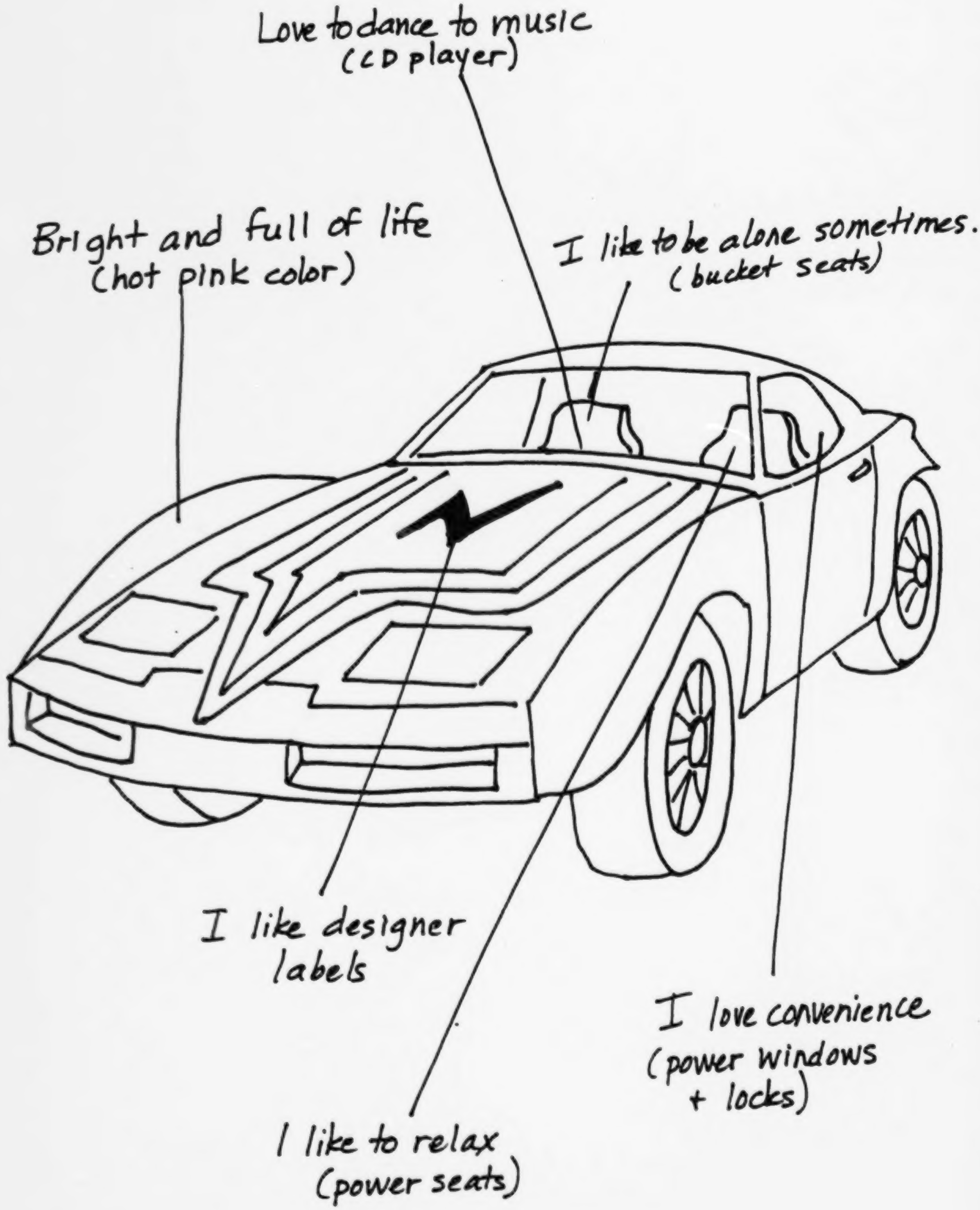
Many old people begin to face despair,
They worry about more than the gray in their hair.
Has their life been successful, can they live with their mistakes?
Ego Integrity is what it really takes.

Well, this is the end of the Erikson Rap
Sure hope you don't feel like taking a nap!
Developing yourself . . . It really can take ages!
Just remember you must go through Erikson's Eight Stages!

PERSONABLE CAR

1. Have each student find a picture of a car (car dealership brochures, advertisements, etc.).
2. Have the students list 10 options available on their cars.
3. Have the students list 10 of their personality traits.
4. The students should then relate their personal traits to those car options they have identified.
5. Each student should place the picture of the car in the center of a paper, then draw lines out from the options to identify the traits. The student's name will become the car's name. (see example)

SAMPLE OF PERSONABLE CAR


Love to dance to music
(CD player)
Bright and full of life
(hot pink color)
I like to be alone sometimes.
(bucket seats)
I like designer
labels
I love convenience
(power windows
+ locks)
I like to relax
(power seats)

UNIT: Self-Awareness **LESSON:** Self-Concept

COMPETENCIES:

1. List methods for building positive self-concept.
2. Explain ways self-concepts are destroyed and built.
3. Compare personal strengths and weaknesses.
4. Develop a positive outlook on life (establish the habit of happiness).

INTRODUCTION:

Many things influence your self-concept: your family, friends, teachers, and other people with whom you relate. [The "IALAC" story found in the Granite Family Living Curriculum would be an appropriate introduction to this unit.]

LESSON OPTIONS/SUPPLIES:

OPTION #1
SELF-CONCEPT--Using the transparency, and related case studies, discuss the circle of self-concept. [Information--"Case Studies for Self-Concept Circle", Transparency--"Self-Concept"]

OPTION #2
ABOUT ME--Have the students complete the statements found on the transparency. [Transparency--"About Me . . ."]

OPTION #3
CHARACTERISTICS OF A POSITIVE AND NEGATIVE SELF-CONCEPT--Show and discuss the transparency. [Transparency--"Characteristics of a Positive and Negative Self-Concept"]

OPTION #4
TIPS FOR BUILDING SELF-ESTEEM--Show and discuss the transparency. [Transparency--"Tips for Building Self-Esteem"]

OPTION #5
CLASS COMPLIMENTS--Students write positive things about each member of the class. [Worksheet--"Class Compliments" for each student]

OPTION #6
MY DECLARATION OF SELF-ESTEEM--This is a poster that may be purchased at most poster shops. [Poster]

OPTION #7
YOU--View this film and discuss how our attitudes change as we grow older. [Film is available from The Cally Curtis Company, 1111 No. Las Palmas Ave., Hollywood, Ca 90038, 1-800-522-2559, cost is $225.00]

OPTION #8
INDEPENDENCE--Discussion and case studies. [Information--"Independence"]

OPTION #9
PEOPLE I ADMIRE--Have students identify ten people in school that they admire. What do these people have that the students wish they had in their own lives? Discuss with students that many classmates that are considered "most popular" in school appear to have no problems or worries in life. However, these "popular" students don't see themselves as others see them. Everyone has problems in their lives with which they are not happy. Why do classmates see these people as popular or well liked?

OPTION #10
MOVIE--"Charlotte's Webb" is a movie that can be shown to illustrate the caste system on the farm. It also illustrates how self esteem can be built by the way we treat other people and the relationships we form. Stop the movie periodically and let the students discuss what they are learning from the movie in relation to self concept.

OPTION #11
PAPER AIRPLANE CONTEST--Have students construct paper airplanes, then go outside and have a contest to see which airplane can fly the furthest. Have the students write an essay on how they felt while making the airplane, during the contest, and after the contest was finished. Was their self esteem built or destroyed by their ability to make a paper airplane? How do they feel in competitive situations? Relate how there are some situations in which we must take part. Everything we do will have an effect on our self concept. Sometimes the effect will be positive, other times it will be negative. It is up to us, as individuals, how we let the experience shape our lives.

SUMMARY:
Our self-concept is based on several things: our own ideas about ourselves, others' ideas about us, and how we interpret what others think about us. We have the final say about how we feel. By emphasizing our strengths and minimizing our weaknesses, we can become more positive about ourselves.

TEST BANK:

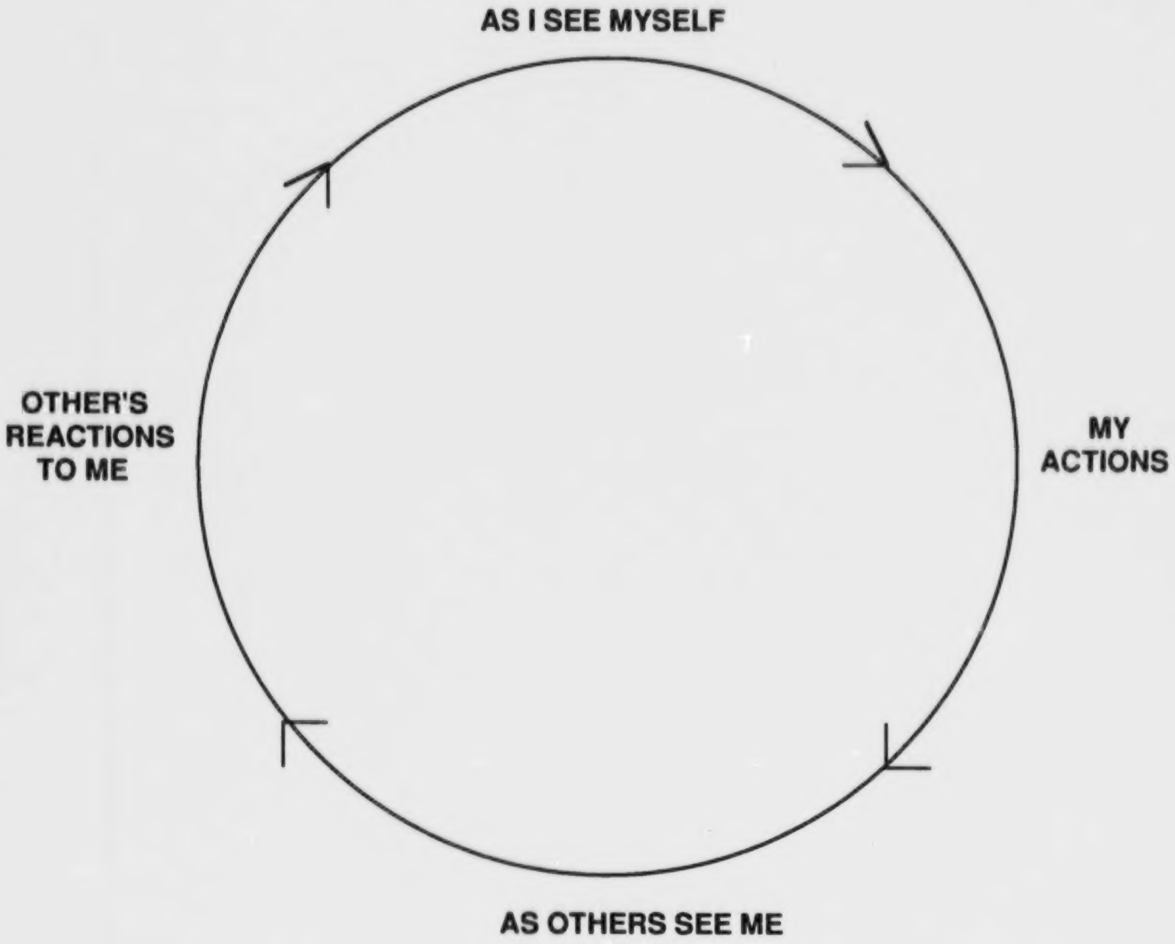
1. List three things that affect your self-concept.
   (FRIENDS, PARENTS, TEACHERS, SELF, CIRCUMSTANCES)
2. What is a "Public Self"?
   (THE PERSON THAT OTHER PEOPLE SEE)
3. Explain "unaware self".
   (THE ATTRIBUTES WE POSSESS THAT WE ARE NOT AWARE WE POSSESS)
4. Explain "private self".
   (THE PERSON WE THINK WE ARE, THE CHARACTERISTICS WE FEEL WE POSSESS)
5. What is the "potential self"?
   (THE PERSON WE ARE CAPABLE OF BECOMING)
6. List two tips for building self-esteem.
   (ANY APPROPRIATE RESPONSES.)
7. Why is a positive self-concept so important?
   (IF WE DO NOTEEL POSITIVELY ABOUT OURSELVES, WE CANNOT LIVE UP TO OUR POTENTIAL. WE ARE AFRAID TO TRY NEW THINGS AND BECOME THE PERSON WE COULD BE.
8. What is the most important thing you have learned about yourself?
   (ANY APPROPRIATE RESPONSES)

RESOURCES:

Additional resources on "Johari's Window" found in textbooks and various workshop materials are useful in this lesson.

Self-Concept

1. The person I think I am.
2. The person others think I am.
3. The person others think I think I am.


AS I SEE MYSELF
MY ACTIONS
AS OTHERS SEE ME
OTHER'S REACTIONS TO ME

CASE STUDIES FOR SELF-CONCEPT CIRCLE

Use these case studies in conjunction with the transparency
"Self-Concept"

DESCRIPTION OF A MOTHER
One morning a young mother got up and looked in the mirror. She began concentrating on everything that was wrong in her life. As she stared into the mirror this is what she saw.

- She was 27 years old and had just found her first wrinkle. She had already plucked three gray hairs that morning.
- She had gained 20 pounds after having four children and had not been able to lose any of the weight.
- She wanted to be a stay-home mom, but was frustrated by the fact that her husband did not make enough money to support their desired standard of living.
- She was once a tidy housekeeper until the four children, ages 3 months to 6 years, came along. Now she has lost control of her once immaculate home.
- She was further frustrated by the commitments she had made to a service project which she now does not have time to fulfill. They were commitments made under duress.

THIS IS THE MOTHER AS SHE SEES HERSELF. Where are we on the circle?

As she goes about fixing breakfast for her family, what do you think her attitude is likely to be?
(frustrated, upset, resentful, cross and ornery, easily angered by her children or husband)

THIS IS THE MOTHER AS SHE ACTS. Now where are we on the circle?

How are her children and husband likely to view her?
(as being frustrated, upset, resentful, cross and ornery, easily angered)

THIS IS THE MOTHER AS OTHERS SEE HER. Now where are we on the circle?

How are her children and husband likely to treat her?
(They will be frustrated, cross and ornery right back. They will be upset and easily angered, following their mother's example.)

THIS IS THE MOTHER AS OTHERS REACT TO HER. Again, where are we on the circle?

What effect is this treatment going to have on how the mother views herself? (It will make her feel worse about herself and add to her feelings of frustration, resentment, and anger.)

THEREFORE, THE CIRCLE IS NOT REALLY A CIRCLE AFTER ALL. IT IS, IN THIS CASE, A DOWNWARD SPIRAL THAT CONTINUES IN A DOWNWARD MOTION UNTIL MOTHER DECIDES TO CHANGE THE DIRECTION OF MOVEMENT.

DESCRIPTION OF A FATHER

While driving home from work one day, a middle aged father thought about the state of his life:

- Work was miserable. He was tired of his boss thinking he knew how everyone felt. The boss never consulted anyone on his decision to implement a new program. Everyone knew it was doomed to fail.
- The past ten years had been hard ones. Working overtime to bring home a little extra money gave him no time to do any of the things he wanted. All his co-workers seemed to have time to play racquetball and go golfing. Maybe if he could join them a couple of times a week instead of once a month, he would not be so embarrassed at his obvious lack of skill. He used to be better than both Al and Joe. Now they made him look like a fool. The exercise would probably help take off the extra weight he had gained too. He knew his wife had begun to notice the roll of fat around his middle.
- He wanted to buy a new suit that would actually cover the roll of fat, but between the prom dresses and all the money spent on lessons, there was never anything left.
- He thought about the leaves that needed to be raked and the branches that needed to be trimmed before the first snowfall. Last year the snow beat him to it and he never heard the end of it from his wife and the neighbors. He did not think his children would be around to help with the jobs. They only showed up for the keys to the car or for money. In his opinion he was not much of a father to them anyway. Getting home every night at 8:00 p.m. and leaving before 7:00 a.m. had not made for the best of relationships. He really should spend more time with them on the weekends but he was so exhausted by then that all he wanted to do was relax. His wife was always mad at him for never attending Susan's soccer games but he just wanted to sit back and take it easy. He decided he really should make more of an effort.

Follow the same procedure as you did in the first example:

How does the father see himself?
How did the father acts toward others?
How did the father think others saw him?
How did others act toward the father?
What effect does this have on how he sees himself?
Where is the spiral headed and how can its motion be reversed?

DESCRIPTION OF A TEENAGE GIRL

A young teenage girl got up and looked in the mirror one morning. As she stood there, she began pointing out all of her flaws:

- Her hair turned out awful again. Why didn't her haircut look like Jenny's? Jenny's was so cute.
- She had three new blemishes that had arrived on the scene that day. The cover-up she put on them only made them more noticeable.
- Her friends did not care about her. They had not even asked her to go with them last Friday night. Why should they care about her? Her clothes were so ugly they probably did not want to be seen with her.
- She had a test in chemistry that day and she had not even studied for it.

Follow the same procedure as you did the previous examples.

DESCRIPTION OF A TEENAGE GUY

A senior was sitting in his geometry class. The teacher was explaining the homework problems from the night before. It had not made sense then and it still didn't. His mind began to wander.

- Why had he let his counselor talk him into taking this class in the first place? The counselor told him he could handle it because he had done so well in his other mathematics classes. How did the counselor know he could handle it? He was not a terrific student like his brother John, who had a straight 4.0 average. No one could measure up to that.
- His dad always hoped he would be an athlete but he was in for another disappointment. Tryouts for the basketball team were next week and they would be tough. If he did not want to be on the team so badly, he would not even go through the embarrassment of trying out. There were six other guys who were taller than he. He felt that he played lousy defense. His only strong point was making baskets which he did not do very well under pressure. Tryouts would bring plenty of pressure. He felt he probably would not even make the team and if he did he would just be a bench warmer.

Follow the same procedure as you did in the above examples.

The direction of the spiral can almost always be changed by looking at the positive things in our lives and accentuating them, while trying to put the negatives in proper perspective, then dealing with them one at a time. Some negatives simply cannot be changed and must be dealt with in other ways.

By making the choice to be pleasant, happy and content, a mother and father can greatly effect the attitude of a spouse and children, and on the parents' life in general. The teenagers can greatly affect the way others treat them as well.

It is usually well worth our time to stop for a moment and see if the negative ways others are treating us could have anything to do with how we present ourselves.

Who is ultimately responsible for the way we act?
(Each person is responsible for the way he/she acts.)

OPTION #2- TRANSPARENCY

ABOUT ME . . .

1. I feel good about . . .
2. I feel successful when . . .
3. My favorite person is . . .
4. My favorite activity is . . .
5. I wish I could . . .
6. I want to . . .
7. If I could have three wishes, they would be:
   a.
   b.
   c.
8. I feel depressed when . . .
9. A character trait I need to improve is . . .
10. I am good at . . .
11. I wish I did not . . .
12. My family is . . .
13. I would like to be . . .
14. The most important thing to me is . . .
15. The thing I like best about myself . . .

OPTION #3--TRANSPARENCY

CHARACTERISTICS OF A POSITIVE SELF-CONCEPT	CHARACTERISTICS OF A NEGATIVE SELF-CONCEPT
*I am an okay person.	*I am a jerk.
*I can do anything I really want to do.	*Why try? I could never do it, anyway.
*I have definite strengths and abilities.	*I cannot do anything right.
*I see myself as being as good or better than my friends.	*I am not nearly as good as my friends.
*There are many ways to solve a problem.	*I knew my plans would not work.

TIPS FOR BUILDING SELF-ESTEEM

1. Identify with people, books, videos, television shows, etc., that build your self-esteem.
2. Build others--give sincere compliments often.
3. Think positively.
4. Set and achieve goals.
5. Do something challenging each day.
6. Look your best.
7. Eat correctly.
8. Do something for someone else.
9. Learn a new skill.
10. "Act as if" you possess traits you would like to have.
11. Observe self-confident people.
12. Handle things one at a time.
13. Use criticism constructively.
14. Ask for help--take advantage of learning opportunities.
15. Improve your personal living space.
16. Allow personal growth time each day.
17. Post self-improvement reminders in obvious places.
18. Do not say negative things about yourself.
19. Reward yourself often.
20. List your accomplishments each evening.
21. Volunteer to share your skills with others.

CLASS COMPLIMENTS

The teacher should begin by giving each student in the class a verbal compliment as a way of reintroducing the students to each other. On the sheet of paper with squares on it, write a student's name in each line, then make enough copies for each student to have an entire sheet. During the week, have each student write one positive thing about each of the other students on their respective line. The sheets should then be turned in to the teacher. The teacher should cut the sheets apart and give each student comments written about him/her by the other class members. Explain that some students may not have written anything about others because they do not know them well enough to write anything. (This also allows time for the teacher to censor any inappropriate comments.)

You may wish to cut the compliments apart and place them in a small envelope for each student along with a small candy bar and sealed with a sticker. Pass the envelopes out at the end of class. This will stop the students from comparing their compliments (what kind and how many) with each other.

OPTION #5^^^STUDENT

Hour ____________________

Class Compliments

INDEPENDENCE

Part of maturing means becoming more independent and less dependent upon other people. One way in which we can become more independent is by not relying on other people to make us feel good about ourselves. When we are young, we allow other people to determine our self-worth by what they do and say. As we grow older, we become more able to give ourselves positive messages to help us feel more lovable and capable. We can take away other people's power to tear down our self-concept.

One of the ways this can be accomplished is through our attitudes. We are in control or our own attitudes. The way other people influence our self-esteem is determined, in part, by our attitude or how we perceive each experience.

For example, suppose that each of you asks the guy/girl of your dreams to the Junior Prom. Your would-be partner turns you down. This situation has the potential to damage your self-esteem. How could you use a positive attitude to view this situation in a way that would not destroy your self-worth? (Forget about it and ask someone else. Realize that there are other fish in the sea. Say to yourself, "I will have fun with someone else", etc.)

Present the following case studies to the class, or individually, and have them respond with positive statements and thoughts to each situation which would not hurt the person's self-esteem. (You may wish to use case studies or your own.)

#1 You are hosting a party and have spent a lot of time preparing for it. The person you had hoped would accompany you has turned you down.
#2 One person in your circle of friends has planned a big ski trip. This friend has invited everyone in the group except you.
#3 You and your friends all tried out for the soccer team. Everyone made the team but you.
#4 You are really excited to get your driver's license and become more independent. You fail the driving exam.

UNIT: Self-Awareness **LESSON:** Tweens

COMPETENCIES:
Define and discuss social characteristics of adolescence.

INTRODUCTION:
Have music from the fifties playing when students enter. Discuss how the music is different from the music they listen to today. Are they willing to revert back to that music? Then while you play music from another generation, show pictures of adults with hair-styles and clothing that look nice on them, but which teenagers would not be caught dead in. Old high school yearbooks have some great pictures. (Slides made from yearbook pictures or old filmstrips would work well, too.) Ask them if anyone would be willing to dress like that in school tomorrow. Also, would they consider bringing their parents to school with them tomorrow to go to all their classes so the parents could see what their day is like? Extra credit, anyone? [Music, as described]

LESSON OPTIONS/SUPPLIES:

OPTION #1
TWEENS--Lecture/class discussion. [Information--"Tweens", Recording of "Second Wind" by Billy Joel, Columbia Records, CBS Inc., "Greatest Hits", Volume I and II, 51 W 52 Street, New York, NY, Transparency--"From Dependence"]

OPTION #2
VIDEO-- "THE POINT"--Discuss how even though we may be different in some aspects, we are all the same in many others. Having some meaningful relationships during these years will make the transition to adulthood much easier. ["The Point", CBS Movies, Vestron Video, 15400 Sherman Way, Van Nuyes, California, 91405. 74 minutes.]

SUMMARY:
What is adolescence? What are the characteristics? Is it normal to be like this?

TEST BANK:

1. The term tweens refers to:
   a. a physical transition
   b. a social transition
   c. the same as puberty
   d. characterized by consistency.
2. What is one way that adolescents try to be NOT like adults? (HAIR, CLOTHES, MUSIC, LANGUAGE, CARS)
3. Becoming independent follows a course of dependency on parents, then (FRIENDS) then (SELF).
4. Emotions seem to be more intense after adolescence than during it. T F
5. Healthy, happy people tend to experience three levels of dependence in a specific order. These are: (1-DEPENDENCE, 2-INDEPENDENCE, 3-INTERDEPENDENCE)

TWEENS

Definition of adolescence: adolescence is the transition between the self-centered child and the responsible adult in the social sense (not the transition in the physical sense, which is "puberty"). It is characterized by the individual's efforts to answer the central identity question: "Who am I?"

Characteristics of adolescence: some of these characteristics seem contradictory; that is part of the search for identity. It is not bad to be this way. It is a normal, developmental part of your life. You need to go through this stage in order to get to the next. So just relax, work through it, and enjoy!

1. Self-consciousness/seeking attention:

   Uneven physical and emotional growth cause awkwardness and self-consciousness. Often teens withdraw and become more shy and quiet, hoping they will blend in with the crowd and no one will notice them. Note how all the students in the class are basically dressed alike, have the same hair style, etc. At other times, teens are self-consciously believing that everyone watches everything they do. Teens over-compensate by being obvious, noticeable, and by performing for their "imaginary audience". Relate stories of teens who laugh or talk overly loud in the halls, wear clothing obviously designed to get attention, play music loud enough for the county to hear, etc. Do adults do this? (Not if they made it to adulthood and are not still socially stuck in adolescence.)

2. Wanting to be adult/not wanting to be adult.

   In wanting to SEEM like an adult to themselves and others, many teens try to gain adult status by doing "adults only" things. What things can you do, or are supposed to do only when you "come of age?" (drive; buy a car; drink or smoke; get married; get your own apartment, etc.) Do these things really make you an adult, or is it just a smoke screen?

   At the same time, teens do not want to be confused with adults; the old-fogeys. How many of you would wear all of the things in your parents' closets? Your grandparents'? Point to students with extreme styles of clothing or hair styles. Is that how your dad wears his hair? Does your mom have an outfit just like that? What other ways do teens distinguish themselves from adults? (music; language, slang terms; cars. Give examples as you list them.)

3. Dependence/Independence/Interdependence:

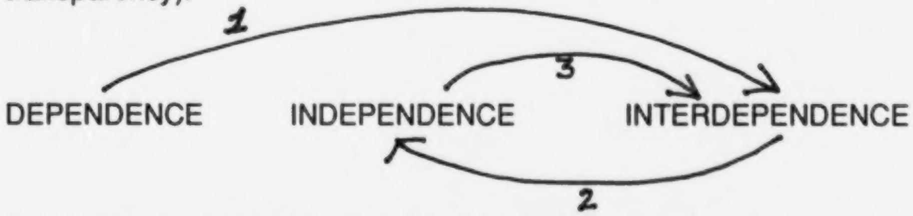
Do any of you have a conflict with your parents over how much time you spend with the family? Over having to tell them where you are going, who you are talking to on the phone, when you will be home, how you spend your money, whom you pick for your friends, etc? Both parents and teens need to find a balance between connectiveness and separateness with each other during adolescence. This often results in a tug-of-war when the teen wants to separate faster than the parents think they are ready to. Gaining independence from parents to make your own decisions and to be responsible for those decisions is a developmental achievement which is a lifelong task, but is especially important during the ages of 15-21.

Whom would you rather spend time with: your parents, or your friends? This transfer of attachment from parents and dependence on them to friends is a normal way to separate from family enough to become an individual in your own right. This dependence on friends will eventually give way to dependence on your self (independence).

Sometimes this struggle for separation takes the form of rebellion for those who have not had as good a relationship with their parents or who try to separate before they have the maturity to. What forms of rebellion have you seen in kids your age?

We are all DEPENDENT for approximately 16-18 years of our lives. Then we move to an era that we need to be INDEPENDENT to make our own way and our own decisions (approximately 1-5 years). We then move to INTERDEPENDENCE where we want to share our decision making with someone. We rely on that person to share things and assume some of the responsibilities--someone to spend the rest of our lives with.

If teenagers get married, they skip the INDEPENDENT stage (show transparency).

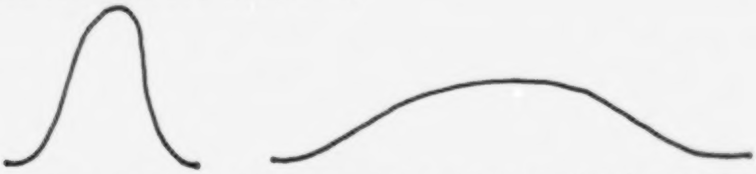


Often, after a period of time, the person realizes that they have missed a very important part of life. He/she then gets divorced and goes back to INDEPENDENCE. After spending adequate time in the INDEPENDENT stage, she/he is prepared to move into marriage and the INTERDEPENDENCE stage again--hence remarriage.

However, some couples may endure this difficult time, and have a very rocky marriage while struggling to learn and practice independence.

4. Emotional roller coaster:

   Both positive and negative emotions seem to be more intense during adolescence. Your highs are higher and lows are lower than they will be when you are more mature. (Draw a steep roller coaster line on the board, and a less steep one.)



   This is great when you are at the top of the cycle, but is really painful when you are in the pits of depression. This is possibly related to the high rate of suicide during adolescence, the second leading cause of death in teenagers after drunk driving. If teens who attempt suicide during their teen years are unsuccessful and live through it, they can become very happy adults. If you find yourself giving up hope during one of these low times, what can you do? (Remember that there will be times at the top of the roller coaster, too. Get a friend or trusted adult to help you talk through it, call a help-line, postpone it! The chances are very good that you will not always feel this way.)

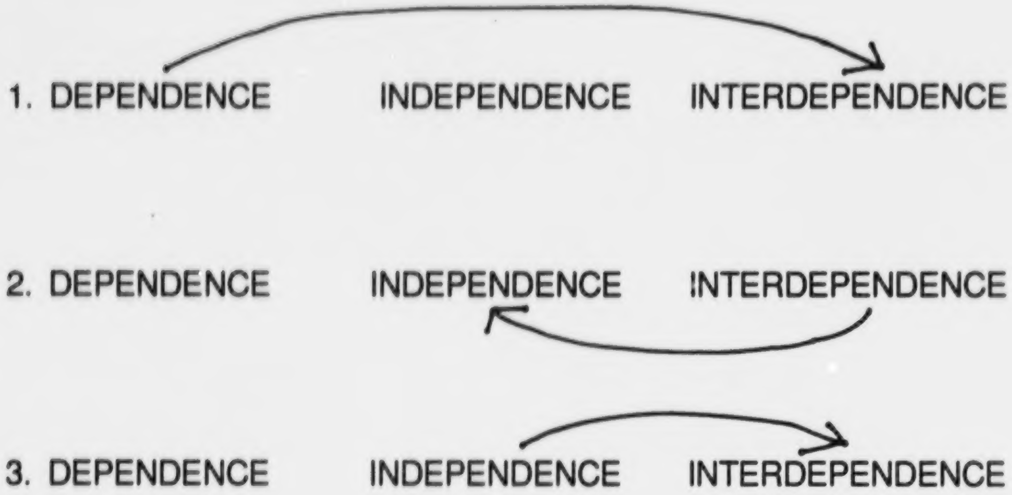
   (If possible, play the tape of "Second Wind", by Billy Joel.)

5. Feeling bulletproof.
   Most teens seem to think the warnings are for someone else; "It can not happen to me." Teens often live on the edge, in believing they can drive fast and will not crash; can have sex and will not get pregnant, can shoplift and will not get caught. But believe me, not being careful just because you think bad things happen only to someone else, may result in YOUR life being changed forever in ways that you will always regret.

6. Idealism.
   This is where adolescence is better than being adult. Many teens dream of better things and reach for higher goals than we cynical adults do. If you can keep these dreams alive until you have the power to change things, maybe you CAN clean up the environment, save the whales, keep the peace, make this world a better place!

OPTION #1--TRANSPARENCY

FROM DEPENDENCE



1. DEPENDENCE INDEPENDENCE INTERDEPENDENCE

2. DEPENDENCE INDEPENDENCE INTERDEPENDENCE

3. DEPENDENCE INDEPENDENCE INTERDEPENDENCE

UNIT: Self-Awareness **LESSON:** Autobiography

COMPETENCIES:

1. Identify experiences which have impacted the students' life.
2. Understand the type of impact various experiences have on the students' lives.

INTRODUCTION:

Your personality has been formed, in part, by the past experiences and events in your life. Some experiences have been negative and some have been positive, but all of them have effected your own personality development. Two people can experience similar events yet find that the effect of the event is very different for each of them. As we focus on these events and experiences in your life, try to understand and evaluate how your experiences have affected your personality and why. (TEACHER NOTE: You may want to begin the class by relating a similar experience that has occurred to two to two people with whom you are familiar. Contrast the difference the experience had on each individual.)

LESSON OPTIONS/SUPPLIES:

OPTION #1

Assign students to draw a "map" of their life, beginning at birth and continuing through to the present time. Instruct them to include all major events and important experiences which have effected them along the way. Two samples are included. (Note to the teacher: the "Map of Life" made by the students should be retained for future use during the unit on "Goals".) [Heavy paper and markers for maps]

OPTION #2

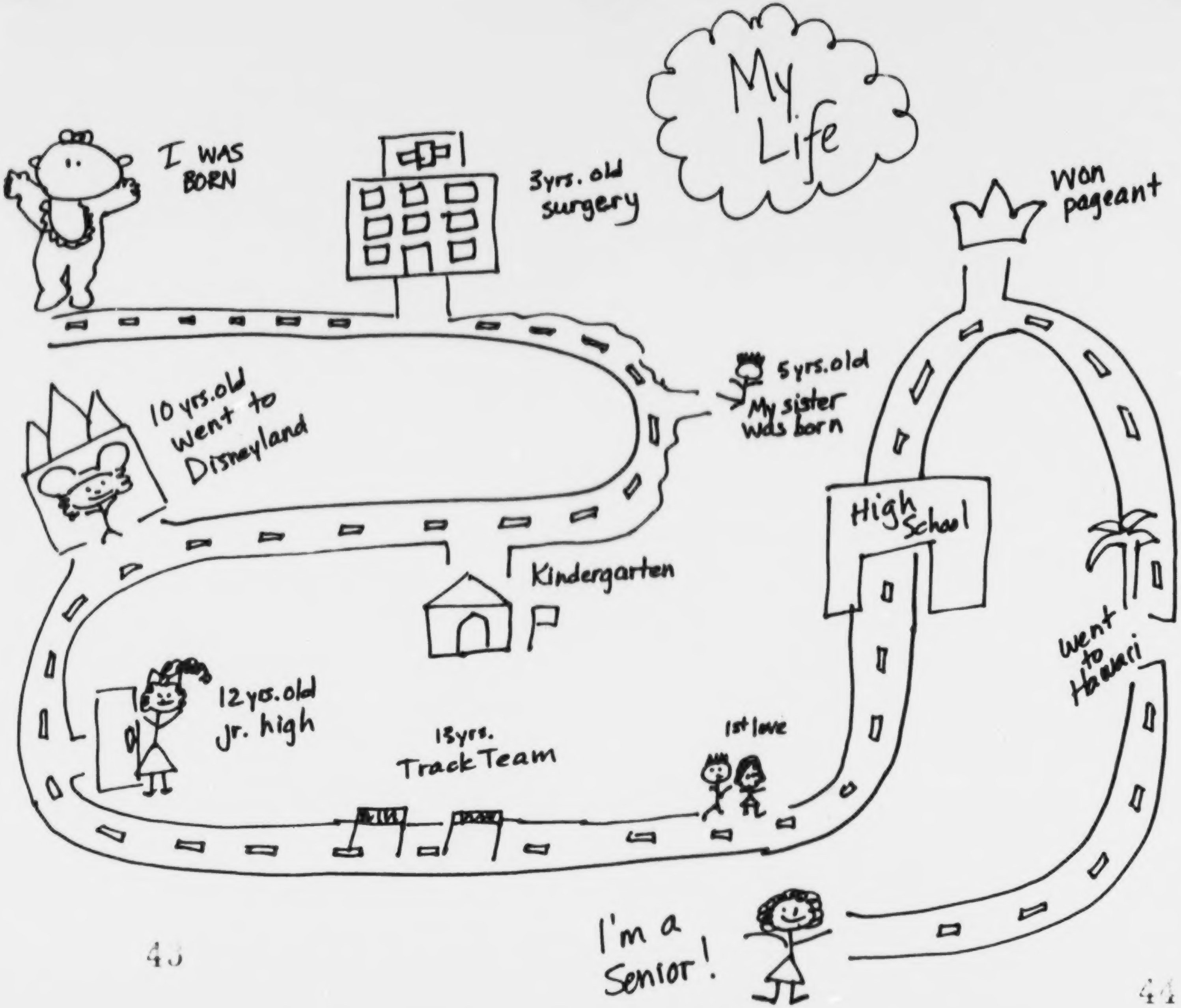
AUTOBIOGRAPHY ASSIGNMENT--Hand out the cover page for the autobiography assignment. Students could use the map of their lives to help them with this assignment. However, this assignment is more detailed and should include more experiences than the map. It is important to explain fully what is expected from this assignment. It would be helpful to give examples from your own life by critically summarizing how the event has affected your own personality development. Although explaining this assignment will take some class time, the bulk of work should be completed as homework. [Grading sheet "Autobiography" for each student, Teacher Information--"Autobiography Assignment"]

SUMMARY:

Although we have no control over our past experiences, we do control, somewhat, its effect on our present life. By understanding why we are the way we are, we can control the responses that we do not like and form new ones to replace them.

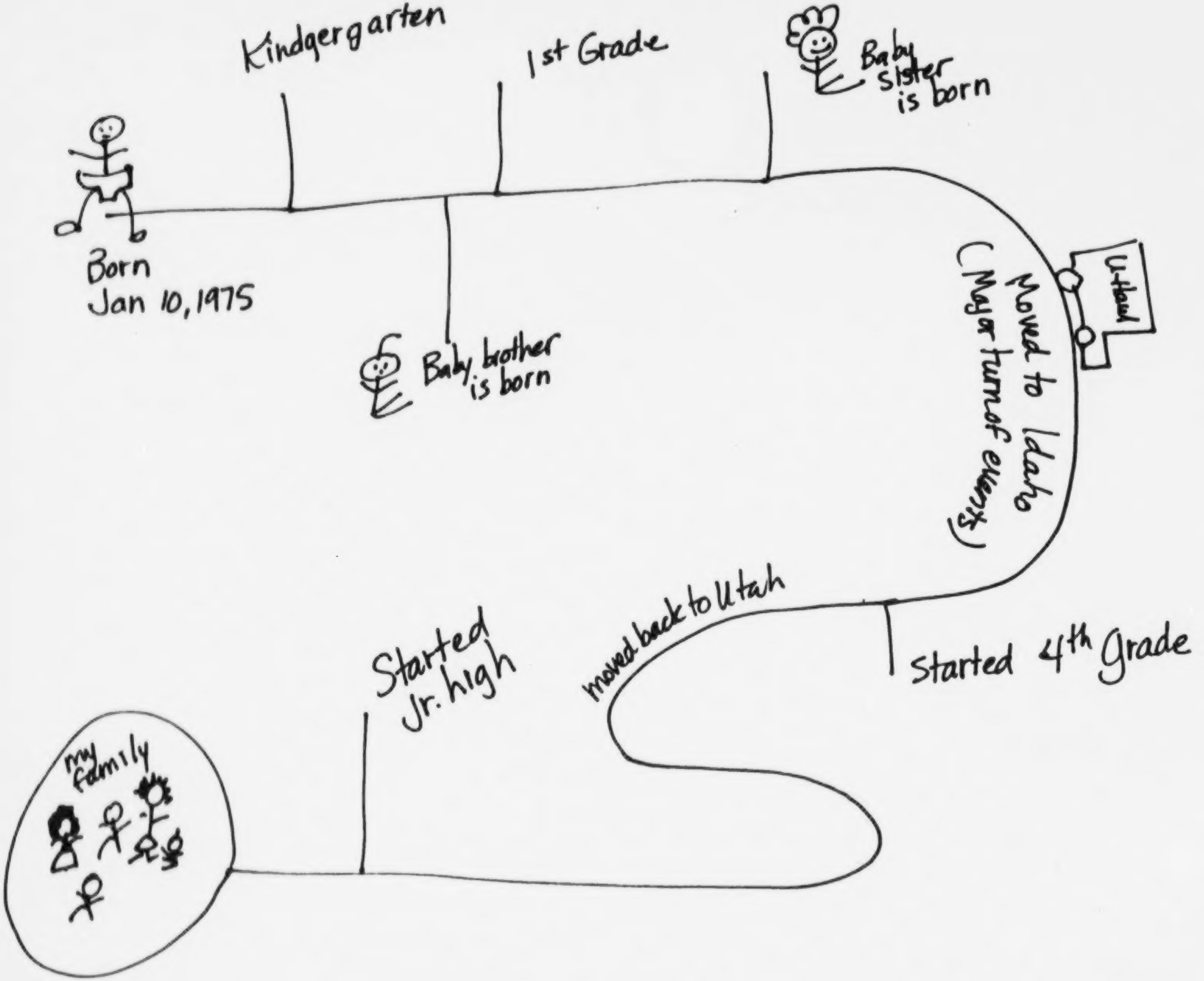
TEST BANK:

List an event or experience that has been important in your life and explain its effect on your personality development.


My Life
I WAS BORN
3yrs. old surgery
Won pageant
5yrs. old My sister was born
10 yrs. old went to Disneyland
High School
Kindergarten
Went to Hawaii
12yrs. old jr. high
13yrs. Track Team
1st love
I'm a Senior!

OPTION #1--SAMPLE OF STUDENT LIFE MAP

OPTION #1--SAMPLE OF STUDENT LIFE MAP


Born
Jan 10, 1975
Kindergarten
Baby brother is born
1st Grade
Baby sister is born
U-Haul
Moved to Idaho (Major turn of events)
Started 4th Grade
moved back to Utah
Started Jr. high
my family

AUTOBIOGRAPHY ASSIGNMENT

An autobiography is a person's life history, or biography, as told by him/herself. Your autobiography must be typed or written very neatly, using ink only. Be sure to include a cover page. The length of the autobiography is up to you. However, it is important that it be complete and cover all areas of your life. The objective for writing the autobiography is to better understand yourself and what has happened to influence your personality development. For each major event or experience that has happened in your life, you need to critically analyze its influence upon you and your development. It should analyze who you are and why you have become who you are. Your autobiography should end with future plans and goals. Be sure to include what exactly you want to achieve and how you will achieve it.

Before you begin writing your autobiography, it would help to make an outline of your life and fill in experiences as they come to mind, putting them in their proper sequence. That way, when the autobiography is actually written, the outline can be followed to prevent jumping around to different times in your life. All pertinent events in your past should be included. Your autobiography will be confidential and will not be shown to anyone without your permission.

You will be graded in these five areas:

1. **Contents**: all pertinent events and all areas and ages of your life should be included.
2. **Continuity**: your autobiography must flow smoothly and should not be choppy or jump from one age to another, back to another age, etc.
3. **Critical Summary**: each major event or experience must be evaluated to determine its effect on your personality development. After reading your autobiography, I should understand not only who you are, but why you are what you are.
4. **Plans and Goals for the Future**: detail exactly what you want to do and achieve in your lifetime.
5. **Neatness**: do not forget the cover page. No spelling errors, please!

OPTION #2^^STUDENT

Name ______________________________ Class ____________________

AUTOBIOGRAPHY

Listed below are some topics that you may wish to include in your autobiography. These are only suggestions, it is up to you to decide what is most pertinent in your life:

1. Family Background: Facts about your family such as size, nationality, family roles and responsibilities, traditions and activities, place of residence, economic level, your parents' attitudes and beliefs about their marriage and children, your parents' expectations for you, family, friends, love and affection, attachment, how much independence you are allowed, discipline, etc.
2. Stages of your Life: Pertinent experiences that have occurred to you at all ages: infancy, pre-school, elementary school age, teens, etc.
3. Education: School experiences, influential teachers or peers, awards, etc.
4. Friends: Your relationships with people of the same sex, the opposite sex, younger persons and older persons who have influenced you.
5. Miscellaneous: Religion, social life, health, family crisis, romances, recreation, hobbies, etc.
6. Goals and Future Plans: Describe in detail. What you expect to accomplish, careers, family, education. What steps will you be taking and are you now taking to reach those goals?
7. Critical Summary: A summary of the major influences in your life and what the influence was.

GRADING FOR AUTOBIOGRAPHY

_____ 1. Complete, well-founded content in autobiography. (30)

_____ 2. Continuity--not jumpy. (30)

_____ 3. Critical summary. (40)

_____ 4. Suggestions, plans, and goals for the future. (30)

_____ 5. Neatness (writing, typing, cover sheet, method of putting together, etc.). (20)

_____ 6. Your total number of points. (150 points possible)

COMMENTS:

UNIT: Self-Awareness **LESSON:** Labeling/Stereotyping

COMPETENCIES:

1. Identify how labeling and stereotyping narrows a circle of friends and interferes with the friendship process.
2. Discuss the influences of labeling on personal self-concept.

INTRODUCTION:

Gather a collection of typically gender biased articles (pink shirt, cars, dolls, blue shirt, pocket knife, etc.). As you hold each item for the class to see, have the class identify whether they think the the item is stereotypically for a girl or boy. Discuss how one individual's perception may differ from another's.

LESSON OPTIONS/SUPPLIES:

OPTION #1
BOXES--Have students complete this stereotyping activity. [Information--"Boxes"]

OPTION #2
VIDEO--Watch the video "The Great Love Experiment". This video is 45-minutes long and is available at Adventureland Video and other video rental shops for $19.98.

OPTION #3
LABELING--Have students share personal experiences that they have had that deal with labeling or stereotyping a person and then discovering that the person was much different than their original perception. It is very effective to have them use a teacher as the subject.

OPTION #4
PERSONAL EXPERIENCE--Have students write down an experience they have had of being labeled or stereotyped by others. What effect has it had on their lives? Was it a positive or negative experience? If you have permission from the students, you may wish to share some of these experiences with the class.

OPTION #5
LABELS--Have each student list ten negative labels they place on fellow students. Then have them list ten positive labels they place on fellow students. Have them circle the labels they think people place on them. Discuss how they could change these labels.

OPTION #6

THE FACADE--Read the story to the class. Discuss how everyone uses facades to protect themselves. This is highly detrimental to other people as well as the person. Many times we label people by the facades they use, rather than by the real person they are. Have students make a "facade" (mask) of their own, using a tongue depressor and paper plate. On the outside of the mask, they should write words or draw pictures which represent the person you want others to see. On the inside of the mask, write words or draw pictures that describe how you really are. After the masks are completed, have the students mingle with one another until they have seen everyone's facade. Discuss the experience with them. Share with students how Jim Henson, the famous puppeteer was extremely introverted, but learned to express himself through his puppets. Most of us don't go to that extreme, but all of us have some facades we hide behind. [*The Facade,* by Jim Cole, 37 Lomita Drive, Mill Valley, California 94941, 415-388-1621, supplies for making facades]

SUMMARY:

Before class begins, the wrappers should be removed from each sucker, then rewrapped with a wrapper that does not represent the flavor found inside it (brown wrappers on orange suckers). Give the suckers to the students, allowing them to choose the color they want. Do not tell them that the suckers have been rewrapped. As suckers are passed out, continue to talk about the fact that a book cannot be judged by its cover. First impressions are not a good indication of what a person really is, etc. [1 sucker for each student rewrapped with a color of wrapper that is different from the sucker]

TEST BANK:

1. What did you learn from the demonstration with the decorated boxes? (People are not always what they seem to be from their appearances.)
2. Labels have very little effect on a person's lifestyle. T F
3. What is a facade?
   a. the word used to describe deep feelings that are hard to express.
   b. an instrument that measures one's emotions.
   c. something we pretend to be, but really are not.
   d. when we come to terms with what we really are.

RESOURCES:

Read and discuss one of the stories related to this topic. The stories "Why" and "The Old Fisherman" found in the Granite Family Life Curriculum are excellent.

Contemporary Living Textbook and Student Workbook.

BOXES

Have six students come to the front of the room and select a box. Have them explain why they chose the box. What type of person does that box represent to them?

After students have selected a box and have shared what is inside, discuss what type of person the box represents to them. The boxes are decorated as listed below:

1. Looks okay on the outside, dictionary on the inside
2. Looks okay outside, cotton balls inside
3. Small box with plain unattractive wrapping, jewels inside
4. Beautifully wrapped box, empty inside
5. Looks nice on the outside, candy bar inside
6. Beautiful box that will not open.

	ITEM IN BOX	TYPE OF PERSON	PERSON'S APPEARANCE
1.	Dictionary	Someone smart	Normal appearance
2.	Cotton	Air head	Normal appearance
3.	Jewels	Beautiful person	Plain looking
4.	Empty box	Gorgeous outside, but nothing inside	Beautiful appearance
5.	Candy bar	Looks good and is good	Nice looking
6.	Box will not open	Beautiful, but will not share self	Beautiful appearance

UNIT: Self-Awareness **LESSON:** Family Relationships

COMPETENCIES:

1. Define relationships.
2. Identify and define the stages in the family life cycle.
3. Analyze the effect that the different stages of the Family Life Cycle have on relationships within the family.
4. List positive characteristics needed to build relationships.
5. List characteristics that will damage relationships.

INTRODUCTION:

Two students will come forward. Each will be given a Twinkie and two yardsticks. The yardsticks will serve as their arms. This is done by placing the yardsticks under the arms beginning at the armpit. Their task is to eat the Twinkies. (They eventually need to realize that in order to accomplish this task, they need to cooperate and feed each other.) Discuss with students how relationships require that people work together. [Package of Twinkies, 4 yardsticks]

LESSON OPTIONS/SUPPLIES:

OPTION #1

FAMILY RELATIONSHIPS--Present the lecture on relationships and have students identify their own families according to the descriptions given. [Information--"Family Relationships", Transparency--"Stages and Developmental Tasks in the Family Life Cycle"]

OPTION #2

ENHANCING RELATIONSHIPS--Using an overhead projector or the chalkboard, have the students develop a list of personality traits that would enhance a relationship. Have them refer back to the activity completed in option one. Some examples are: sympathy, empathy, communication, willingness to give, etc.

OPTION #3

HURTFUL RELATIONSHIPS--Using the overhead projector or the chalkboard, have the students develop a list of personality factors that would detract from a relationship. Have them refer back to the activity completed in option two. Some examples are: stress, lack of communication, interest only in one's self, etc.

OPTION #4

FAMILY PORTRAIT--Have the students make a family portrait by cutting pictures from magazines, drawing, or using actual pictures of family members. They should mount their portraits on heavy paper, write the name, age and three adjectives for each family member. They should then present the portrait to the class. This activity helps illustrate the different stages families may be in as well as the various types of families. [Supplies for family portraits]

OPTION #5
SPEAKING NEGATIVELY--This object lesson requires the use of a small tube of toothpaste and a sheet of black paper. Have a student come to the front of the room. As you begin talking, have the student draw a line of toothpaste for every degrading thing you say. (For example: I hate wearing glasses, I look so dumb, nobody will ever want to date me, etc.) Continue talking until the tube is empty. Take the black paper and empty tube and hand them to another student. Ask them to put all the toothpaste back into the tube and thoroughly clean off the black paper. The students will see that this is impossible. Explain that this is how words are. Whether we say negative things to ourselves or to others, we can never take them back, they have left their mark. [Small tube of toothpaste, sheet of black paper]

OPTION #6
SOCIOGRAM--Have each student make a sociogram. This is done by the student placing a small circle in the center of a sheet of paper. This dot represents him/her. Each student will then draw other small circles on the paper, which represent members of his/her family. If he/she is very close to the person, the circle should be near his/her own circle. If he/she doesn't get along with the person, that circle should be drawn far from his/her own circle. This gives each student a visual drawing of how they feel toward the members of his/her family. To extend the assignment further, have students ask their families to draw sociograms. They can then compare the sociograms to see if other family members feel as they do.

SUMMARY:

Having healthy family relationships is the responsibility of each family member. Each person must do his/her share to make the family unit strong.

TEST BANK:

1. What is a relationship?
   (AN INTERACTION BETWEEN TWO PEOPLE.)
2. Name five characteristics that are needed to build a solid relationship.
   (ANY APPROPRIATE RESPONSES.)
3. List five characteristics that damage a relationship.
   (ANY APPROPRIATE RESPONSES.)

RESOURCES:

The activity "Empathy Is" and "How To Get Along With Others", found in the Granite Family Curriculum Guide are appropriate for use with this lesson.

FAMILY RELATIONSHIPS

What is a relationship? (an interaction between two or more people.)

Whom do you have relationships with? (parents, siblings, peers, opposite sex while dating, mate, grandparents, etc.)

Just like the Twinkie experience at the beginning of class, we must learn to work together in families in order to accomplish the things in life that are important.

During the next few days we will zero in on the relationships you have within your immediate families. The other relationships you experience throughout your life will be discussed at the appropriate time throughout the course.

Relationships are never the same. They change constantly because people change. Our family relationships change according to how we play our family roles, how we communicate and react to stress, and how our different personalities interact.

If we put aside individual differences for a moment and look at family members going through changing relationships, we will see that as each person develops and grows older within the family, the family relationship changes. Even though a parent and child may have the same personality types, the stages of development and the different growth needs they experience will make their personalities different. Their relationship in any given year is affected by the developmental challenges each person is having to face.

Each family will go through a typical family life cycle. While the family is going through its cycle, the individual members of the family are also going through various stages of their own life cycles. These individual changes may often bring stress to the family life cycle.

Family Life Cycle

The family life cycle was developed by Evelyn Duvall, a sociologist. She took the average ages at which people complete normal life experiences: marriage, have their first child, have teenagers, have no more children at home and retire. She summarized the information as shown below:

Stages and Developmental Tasks in the Family Life Cycle

Stage 1. Beginning Family: The married couple establish their home but do not yet have children.
Developmental Tasks: Establishing a satisfying home and marriage relationship and preparing for childbirth.

Stage 2. Childbearing Family: From the birth of the first child till that child is 2 1/2 years old.
Developmental Tasks: Adjusting to increased family size; caring for an infant; providing a positive developmental environment.

Stage 3. Family with Preschoolers: When the oldest child is between the ages of 2 1/2 and 6.
Developmental Tasks: Satisfying the needs and interests of preschool children; coping with demands on energy and attention with less privacy at home.

Stage 4. Family with School Children: When the oldest child is between the ages of 6 and 13.
Developmental Tasks: Promoting educational achievement and fitting in with the community of families with school-age children.

Stage 5. Family with Teenagers: When the oldest child is between the ages of 13 and 20.
Developmental Tasks: Allowing and helping children to become more independent; coping with their independence; developing new interests beyond child care.

Stage 6. Launching Center: From the time the oldest child leaves the family for independent adult life till the time the last child leaves.
Developmental Tasks: Releasing young adults and accepting new ways of relating to them; maintaining a supportive home base; adapting to new living circumstances.

Stage 7. Empty Nest: From the time the children are gone till the marital couple retires from employment.
Developmental Tasks: Renewing and redefining the marriage relationship; maintaining ties with children and their families; preparing for retirement years.

Stage 8: Aging Family: From retirement till the death of the surviving marriage partner.
Developmental Tasks: Adjusting to retirement; coping with the death of the marriage partner and life alone.

If more children come into a home, the process repeats itself. Thus, a family can be in several overlapping stages. This requires that the family learns many different developmental tasks and adjustments at the same time. In a family, each person is trying to make it through a specific INDIVIDUAL stage while the family is, as a unit, also going through various stages in the family life cycle.

This information by Duvall reviews a family life cycle. In order to better understand individual growth and development, it would be helpful to review Erik Erikson's stages of personality development (see lesson "Personality Development"). Remember that parents are in one stage and their children are in certain other stages depending upon their age.

(Information adapted from "Family Matters" by Smith and Apicelli.)

Stages and Developmental Tasks in the Family Life Cycle

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Developmental Tasks: Adjusting to retirement; coping with the death of the marriage partner and life alone.

UNIT: Self-Awareness **LESSON:** The Changing Famil

COMPETENCIES:

1. Discuss changes that have occurred in the form and function of the traditional family.
2. Compare the strengths and weaknesses of several family forms and lifestyles with the traditional family form.
3. Evaluate various family forms and lifestyles.
4. Assess what students believe to be the ideal family form and lifestyle; have them explain their reasons.

INTRODUCTION:

What makes a family? What is the definition? (class response)

A family is a group of two or more people who live together and/or are related by blood or marriage.

What is the function of the family? (class response)

The function of the family is emotional support, financial support, a place for love and belonging, socialization, and learning.

Tally the various family styles of class members on the chalkboard. Some types you may wish to consider are:

One parent and children
Two parents and children
Grandparent(s) and grandchildren
Parent, grandparents, and children
Parent, other adult and children
Etc.

LESSON OPTIONS/SUPPLIES:

OPTION #1

THE AMERICAN FAMILY--Teacher presentation, discussion, and student assignments. [Information--"The American Family", Transparency--"American Families", Worksheet--"Family Case Studies" for each group of students.]

OPTION #2

IDEAL FAMILY FORM--Have each student write a paper answering the following questions,

What is your ideal family form and why?
How will you achieve it?
How will you make it successful?

OPTION #3
WHEEL OF LIFE REPORTS:

#9--MOVING IN WITH PARENTS--For reasons of your own, you and your spouse have decided to move in with your parents. You are concerned about its effect on relationships and finances. You decide to talk to some people who have had this experience. Tell the class what you discovered from at least four different situations. (You should talk to people from both sides of the issue, those who moved in with their parents and those who had children move in with them.)

#55--ELDERLY PARENT MOVES IN--Your mother is getting older and she is unable to care for herself. You have considered putting her into a nursing home, but neither you nor your mother are comfortable with the idea. You have decided to move her into your home so you can care for her. Talk to at least three families who have experienced this and share their experiences with the class. How did the spouse feel about the decision? What will the financial implications be and is there any assistance available? If both husband and wife work, who will care for the mother while they are gone? What assistance is available for this? How do the children who are still at home feel about this arrangement? What problems might such an arrangement cause a family?

SUMMARY:

Diversity seems to be the future of the American family, but the ideal of marrying and having children to love and care for is still a vital part of the family in America. Flexibility, adaptability and tolerance for change are helpful skills for making family life terrific!

TEST BANK:

The American family is changing. Mark "true" for each of the following that is a current trend in families and "False" for each that is not.

1. People are marrying for the first time at a younger age. T [✓ F]
2. Couples are having fewer children. [✓ T] F
3. More grown children are living with their parents rather than on their own. [✓ T] F
4. Divorced parents are likely to remarry. [✓ T] F
5. More mothers with young children are employed. [✓ T] F
6. A large majority of families are described as being close and intimate by their children. [✓ T] F
7. Sixty percent of people who never marry are male. T [✓ F]

Write one advantage and one disadvantage for each of the following: (ANY APPROPRIATE RESPONSES ARE ACCEPTABLE.)

7. Both parents of a six year-old are employed.
8. A man married a woman with two children, ages seven and ten.
9. Your grandmother moves in with your family.

10. List two possible causes for an adult child to move in with his/her parents. (FINANCES, DIVORCE, NOTMARRIED, CANNOT AFFORD HOUSING)

RESOURCES:

"Family Life in the '90's: Understanding the Economic Issues," Current Consumer and Lifestudies, May, 1990.

"Stepfamilies Are Unique," What's New in Home Economics, September, 1984.

"Death of the Family?" Newsweek, January 17, 1983.

"Families in the Year 2000," Dr. Gerald R. Adams, Professor of Family and Human Development and Psychology, Utah State University, Logan, Utah.

Teachers: to keep this lesson alive and pertinent, make certain to use current statistics.

THE AMERICAN FAMILY

The American family is no longer like the Cleavers of "Leave It to Beaver". (Ask a student to describe the Cleaver family and household: working father, stay-at-home mother, and sparkling suburban home.)

The American family is not even like the Keatons of "Family Ties" or the Huxtables of "The Cosby Show".

Have students describe the stereotypical family of Dad, Mom, and kids. Discuss: "Is this the typical family of today?" An employed mother who works at home, caring for a couple of toddlers may seem to be a stable happy unit. But this is not typical! Today, this family form comprises only 10 percent of all households.

Some of the trends in families are shown on this transparency. (Have students help identify advantages and disadvantages of each of the following family forms as you discuss them.)

LIVING ALONE

Many people never marry, others may live alone after their spouse dies; 60% of these people are women.

Statistics show that one out of 24 adults will remain single throughout his/her adult life. This may be seen as a commitment to independence in both the young and the elderly. For a small minority, singleness is based on financial limitations, physical abnormalities, or poor social skills.

POSSLQs (poss el cues)

"POSSLQs" refers to "persons of the opposite sex sharing living quarters" without the benefit of marriage. Most of these are young adults (70%), who have no children. There seems to be increasing social tolerance of these arrangements, if not social acceptance. For many people, cohabitation is becoming more like the first stage of marriage. Statistically, couples who live together before marriage divorce just as often as those who marry before living together. The main problem of living together without marriage is that it is so easy to walk out on one another, leaving deep emotional scars.

MARRYING LATER IN LIFE

Many young adults are hit with the changes in the economics of living without an adequate education. This throws them into the web of low-income, and makes it very difficult to rise to a higher socioeconomic level. As a result, more young people are not marrying or are marrying later. The average age of first marriage has risen to 25.9 years for men and 23.6 years for women. Actually, today's marriage ages are very similar to the marriage ages in the early part of this century. The post-World War II marriage patterns became unusual. Experts hail this as a return to reason and good sense.

COUPLES HAVING CHILDREN LATER IN LIFE

The average age of parents having their first child has climbed steadily in recent years. The cost of rearing a child from birth through college has been estimated at nearly $200,000. More couples are waiting until their careers are established and their earnings are high enough to become the type of parents they wish to be.

COUPLES WITH FEWER CHILDREN

Among couples who do have children, the average number of children per family dropped to 1.8, down from the peak of 3.6 in 1957. Actually, this is more of a return to normal. The extraordinary birthrates of the 1950's and 1960's were unusual.

COUPLES WITH NO CHILDREN

Due to career commitments, fertility problems, or just because they enjoy their childless lifestyles, many couples are remaining Double Income, No Kids couples. Problems may include a tax and voting constituency that focuses on matters other than the general well-being of children.

DIVORCED ADULTS

Americans take marriage very seriously. The more we expect from a marriage, the higher the chance of divorce. Approximately 60% of all divorces involve couples with children in the home.

Discuss with students:

- How do you feel about families that are divorced?
- How can divorce affect children?
- How can divorce be avoided?
- What must each person put into a marriage to make it work?

SINGLE-PARENT FAMILIES

Due to the rise in the divorce rate as well as the increase in the number of unmarried mothers, about one in four children lives with only one parent, most often the mother. The number of single-parent homes has more than doubled in the past 20 years.

Perhaps the biggest problem has been a decline into poverty. In an average divorce, a woman's standard of living drops 73% after a divorce, while the ex-husband's standard jumps 42%. Thirty-four percent of families headed by women live in poverty. The reasons are that women earn only 65% of what men earn and that many divorced fathers fail to make support payments.

While joint-custody is getting considerable attention, about 50% of the children report not having seen their father in the last year; and only one of six report seeing their father once a week.

What does that mean to you girls? To you guys?

Over the last decade, reforms in child custody laws have increased. The number of father-headed single parent households continues to be a trend.

GROWN CHILDREN MOVING BACK WITH THEIR PARENTS

How many of you expect to move back into your parent's home once you have been out on your own? Your parents do not expect you to either. Yet more grown children are living at home longer or are returning to their parent's homes, often for economic reasons.

Kids are either staying home longer after graduation because they can't afford to move out, or they're coming back home for financial reasons. Often the "kid" is a divorced adult who can't afford to live alone, or alone with children.

In 1985, 54 percent of 18-24 years-olds lived with parents, up from 43 percent in 1960. Between 1968 and 1983, the number of married couples ages 18-24 with one child at home increased from 6.36 percent to 7.40 percent, up 23 percent. Families with two children and parents ages 18-24 living at home increased from 2.23 percent to 4.17 percent, **up 98 percent**.

Factors influencing the trend are the high divorce rate, unemployment rate, increasing number of never-married women ages 25-29, increasing age at first marriage, a labor market with low entry salaries for the majority of young adults, and high cost of housing.

Whatever the reason, shared living has become commonplace. In such an arrangement, families live closer together in more crowded conditions with less privacy. They need to learn to get along with each other. Students need to understand that there may be conflict and no privacy.

Having adult children at home can create conflict. Nearly one-fifth of parents studied reported they were not too happy. The most common causes of problems were time of coming and going (44%), cleaning and house maintenance (49%), use of household resources (36%), mealtime (33%), money and spending (31%), entertaining friends (23%), and rent and other charges (21%).

Both parents and children can suffer from this arrangement. The adult children suffer because they revert to immature, dependent ways while parents take on their normal roles of caretakers. This prevents the young adults from developing new roles and becoming more responsible for their lives. In addition, the young adults don't have a chance to meet intimacy needs.

Parents suffer because they don't have the freedom to develop further interests and strengthen their marriage as they might have done if the child(ren) had been gone.

GRANDPARENTS LIVING WITH FAMILIES

Another "returner" to the nest may be the elderly parent. This aging population creates special challenges for families. More often the elderly person is a woman, usually a widow, with insufficient finances and finds herself living with a son or daughter and family. Often, the elderly family member requires care. With greater longevity, there are more elderly and thus more opportunity for diseases. One such disease is "Alzheimer", which claims 2 to 4 million victims and is expected to double by the year 2000. Alzheimer is a chronic terminal neurological illness which leaves families emotionally and economically devastated. Few facilities exist to care for Alzheimer patients, and they are expensive.

People are living longer and there are more elderly people in America today. Adults who have responsibility for not only their children but also for their parents are called "the sandwich generation". Caring for an elderly relative requires that some people reduce working hours or quit their jobs. However, think of the advantages of having a grandparent nearby and really getting to know him/her as a person and learn from their experiences and wisdom.

Consider this situation. Your grandmother has become forgetful and is unable to care for herself. She seems to forget simple things like eating, bathing or even who her own children are. The decision is made to care for grandma in your home and she moves in. At first you agree to the idea. Your grandma has always been a fun person to have around, but now you are seeing the reality of caring for her. Your mother must bathe her and she is difficult to move. Sometimes the bathing must occur several times a day because her bodily functions are not under her full control. Sometimes she doesn't remember you. Sometimes she wanders off and you must go through the neighborhood looking for her as if she were a lost child. Your parents are so tied down that on occasion you stay home and Grandma-sit so they can go out. There is no question that this restricts what you do as a family and the amount of time and attention your mother can give you. How do you feel?

BLENDED FAMILIES

Divorced parents, especially fathers, are likely to remarry. Therefore many children are finding themselves living in a blended family. Thirteen percent of today's children are stepchildren, living in a yours, mine, and ours family. Some advantages:

The new couple often has more time alone while children are with the other parent
More opportunities to learn about negotiation and compromise
Relationships are seen as precious and unique
Parents learn how to let go in the process of children coming and going
Children have more role models of adult behavior
When both parents work, the family's earning potential is doubled

The challenges:

Emotional difficulties

- It takes about two years for adult couples to feel that they are as strong a team as the parent-child team
- It takes about 4-5 years for the whole family to feel oneness, to have a shared history
- Persons not partnered before have great difficulty understanding the power of the ex-spouse bond and previous non-parents have difficulty understanding the power of the parent-child bond
- Most parents have difficulty letting the child and the new stepparent develop a relationship on their own
- It is difficult to form a blended family with older children. Since the normal task of adolescence is moving away from the family, a new stepfamily interrupts this process
- Family members experience an identity change as they adapt to a new family situation
- Feelings of social isolation can result when a family moves

WORKING MOTHERS

How many of you think that a wife should stay at home with young children? How many of you think that will be the case in your future family? How many of your mothers work? How many of you want to be employed outside the home?

Today, the fastest growing segment of the work force is women with children under the age of three. More than half of American mothers with infants less than a year old are working outside the home, compared with only 31% in 1976. The majority of preschoolers have mothers holding jobs. These children create an enormous need for good day care, at a cost which can eat up over one-fourth of a family's budget.

On the positive side, many latch key kids gain a head start on maturity. They become more responsible and self reliant.

A dual-career marriage is full of risks and pressures which often eat away at relationships. The demands of work keep parents away from their children. Parents who resent the separation from their children may not be committed enough to their jobs, sacrificing salaries and promotions to preserve their family lives. The average working woman, additionally, bears the primary responsibility for care of the children and the housework after a full day of employment. Women have 15 fewer hours of leisure a week than men.

Some solutions may be:

1. A return to the traditional role of stay-at-home mom (an economic impossibility for many).
2. Working at home. What would be some of the options? Computers have given this possibility a big boost.
3. Househusband, Mr. Mom. This works well if the husband brings home a smaller paycheck than his wife, is in between jobs, works out of a home office, and especially is committed to equality and fairness.
4. The Mommy Track. Some businesses offer benefits for parents, such as parental leave, part-time work, time off with pay when employees must care for sick children, flexible work hours or job-sharing arrangements, on-site day care, etc.

Is the American family dying or ceasing to exist? Consider this:

9 out of 10 people continue to live in households as family members.
9 out of 10 young adults marry.
The majority (3 out of 4) of those who divorce remarry.
The majority of those who marry have children.

In a national survey:

More than 78% of respondents get a great deal of satisfaction from family life.
67% of married respondents indicated they were very happy with their marriage.
An overwhelming majority of children reported their family as being close and intimate.

OPTION #1--TRANSPARENCY

AMERICAN FAMILIES

LIVING ALONE

POSSLQs

MARRYING LATER IN LIFE

COUPLES HAVING CHILDREN LATER IN LIFE

COUPLES WITH FEWER CHILDREN

COUPLES WITH NO CHILDREN

DIVORCED ADULTS

SINGLE-PARENT FAMILIES

BLENDED FAMILIES

GRANDPARENTS LIVING WITH FAMILIES

GROWN CHILDREN MOVING
BACK WITH THEIR PARENTS

WORKING MOTHERS

FAMILY CASE STUDIES

DIVORCED ADULTS

ASSIGNMENT: Assign each student to be a mythical family headed for divorce. Let them work through the processes associated with divorce: property settlement, child custody, divorce costs. Let them conduct research on divorce laws. Using practical reasoning methods, let them identify solutions for saving the marriage. How could the divorce have been avoided? How could students have predicted before marriage that it might end in divorce?

SINGLE-PARENT FAMILIES

ASSIGNMENT: Let students conduct research into options that are available to women who are divorced. What agencies and organizations are available to help them cope emotionally and financially?

GRANDPARENTS LIVING WITH FAMILIES

ASSIGNMENT: Use case studies of families where older children or grandparents live at home. Discuss why it is necessary for them to live with their families. Ask students to tell how they would feel if they were (1) the children or grandparents and (2) the parents. Ask students if they see an increase in numbers of families they know where older children remain at home longer. Let students discuss conflicts arising from living together and use practical reasoning to find resolutions. Use role playing or simulation to let students see conflicts as well as possible solutions. Ask students to project themselves into their futures. Where do they see themselves living? If they must live with their family, what steps can they take to get along with them? What if their elderly parents must live with them? Can they understand others' points of view? Ask them to describe TV families they know get along well or have conflict. Can they analyze these families and why they do or do not get along? What are effective ways in which they cope?

UNIT: Self-Awareness **LESSON:** Sibling Relationships

COMPETENCIES:

1. Analyze the effect of birth order on personality development.
2. Discuss sibling and family relationships.

INTRODUCTION:

What is the first word you think of when you hear the term "Oldest Sister"? "Oldest Brother"? "Baby"? Most of us have definite ideas about the behaviors exhibited by specific family members.

LESSON OPTIONS/SUPPLIES:

OPTION #1
READING ASSIGNMENT--Have students read material on sibling relationships from the classroom text. Additional articles may be found in magazines and other reference books. [Articles and information from magazines or textbook]

OPTION #2
FAMILY PLACEMENT--Divide the students into four groups according to family placement. Give each group a marker and a piece of butcher paper. They should list the advantages and disadvantages of their birth order. (Groups: oldest, middle, youngest and only child). After the groups have developed their lists, have one student from each group report on their findings. Discuss the characteristics of each group and how their family constellation effects their relationship with their siblings. [Butcher paper, markers]

OPTION #3
SIBLING RELATIONSHIPS--Conduct a discussion. [Information--"Sibling Relationships"]

OPTION #4
FAMILY RELATIONSHIPS--Discuss with students what their individual families do to enhance relationships. Do they have rules about the rights of others? How do they build trust and love between family members?

SUMMARY:

LIVING WITH BROTHERS AND SISTERS--Have students complete the worksheet. [Worksheet--"Living with Brothers and Sisters"]

TEST BANK:

1. List two characteristics of oldest, middle, and youngest child.
   (OLDEST: MOST LIKELY TO BE DOMINANT, CAPABLE, STRONG-WILLED, EFFECTIVE, HIGH SENSE OF RESPONSIBILITY, LIKELY TO BE LEADERS.
   MIDDLE: PEACEMAKER, EASY-GOING, SPONTANEOUS, MORE ADAPTABLE, MORE RELAXED.
   YOUNGEST: FEEL INADEQUATE OR INFERIOR, PASSIVE, LESS DRIVEN TOWARD ACCOMPLISHMENT)
2. What is sibling rivalry?
   (COMPETITION FOR PARENTAL ATTENTION AND REWARDS BETWEEN BROTHERS AND SISTERS.)
3. How can sibling rivalry be reduced?
   (EACH CHILD GETS INDIVIDUAL ATTENTION FROM PARENTS OR CARE GIVER. EACH CHILD IS ALLOWED TO BE AN INDIVIDUAL.)

SIBLING RELATIONSHIPS

Relationships with brothers and sisters, or *sibling relationships,* are an important aspect of family relationships across the family life cycle. Brothers and sisters are important to each other as role models and supporters, and as members of a coalition for dealing with parents.

SIBLING ROLES

What are brothers and sisters to one another? Depending upon their respective ages and sexes, siblings may be playmates and companions, teachers and learners, protectors and dependents, or adversaries.

Older brothers or sisters become models for their younger siblings, who may learn many tasks and games from the older children. Older children sometimes experience *role conflict*. They may resent having their younger brothers and sisters tag after them, especially if parents insist that the older children share their friends with younger brothers and sisters.

BIRTH ORDER

The order in which children are born into a family has an influence on the development of the children. The stages in the family life cycle are based on the age of the oldest child because everything the firstborn does is new to the parents. Oldest children bear the burden of the parents' heaviest expectations and also of the parents' inexperience in raising children. Oldest children receive the parents' undivided attention until the next child is born.

Younger children generally benefit from the parents' experience with the oldest child. Second or third-born children are generally treated in more relaxed ways by the parents. Such children also receive care from the older child or children if the age difference is sufficient. Older children often grow up to become very responsible or achievement-oriented. Their early experience makes them independent. They have cared for younger children and also have learned to make their way in the outside world.

Older children often seek satisfaction outside of the home because of the parents' preoccupations with care of the younger child or children.

The youngest child in a family often has the most difficult time in making the transition to adulthood. The family "baby" is sometimes treated as less mature than the other children, partly because of the parents' fear to lose the last child. Remember that these are typical patterns only. There are many families with unassertive oldest children or independent youngest children.

Next to the parent-child relationship, the sibling relationship is probably the strongest. Explaining rivalry as well as closeness between brothers and sisters, family theorists either look to overlapping stages or note that all children compete in some way for a parent's attention. They also enjoy deep sharing. Teaching and socializing is often the role of an older brother or sister. Rivalry, and sometimes downright aggression, are expressed. Especially in early years, there is probably no greater confidence than that entrusted to or shared with siblings. The older sibling is not only teacher but caretaker and companion.

SIBLING RIVALRY

Competition among children of the same family for their parents' affections or for dominance is called *sibling rivalry.* It is extremely common, and it sometimes persists into adult life.

Younger children typically copy and try to excel in areas in which older children have previously succeeded. Since all children are not equally talented in all fields and activities, such competition may have bad results for the less gifted child. Each child in a family should be encouraged to explore his/her own interests and talents independently.

One or both parents sometimes single out one child as the "best" and another as the "black sheep". Efforts to disguise such feelings are almost always unsuccessful. In this situation, children perceive the parents' attitudes and compete with one another for affection and approval. Rivalry may continue in adult life when the siblings compete among themselves over who shall host the family holiday celebration or who shall look after an ailing parent.

When different family members are in different growth stages, their relationships are affected as much by their growth needs as by their different personalities. Adolescents and parents often have particular interpersonal problems that may be intensified when both of them are going through transitional periods. Sibling relationships, too, are often influenced by different growth stages. It is extremely common and sometimes persists into adult life.

LIVING WITH BROTHERS AND SISTERS

1. List some advantages of having brothers and sisters.
   a.
   b.
   c.
   d.
   e.
   f.
   g.
   h.
   i.
   j.
   k.

2. What are some causes of brother and sister conflicts?
   a.
   b.
   c.
   d.
   e.

3. What are some steps you can take to improve relationships with your brothers and sisters?
   a.
   b.
   c.
   d.
   e.

UNIT: Self-Awareness **LESSON:** Parent/Teen Relationships

COMPETENCIES:

1. Define relationship responsibilities as related to parents and teens.
2. Debate relationship rights.
3. Contrast supportive and non-supportive behaviors.
4. Identify characteristics common in parents and teen relationships.
5. Analyze the effect of one's patterns of relating with others.

INTRODUCTION:

View the video "The Trophy Case". After the video, discuss the characteristics of the father and the son that prevented a positive relationship. ["THE TROPHY CASE" is available from BYU or many school district offices]

LESSON OPTIONS/SUPPLIES:

OPTION #1
PARENT/TEEN RELATIONS--Discussion. [Information--"Parent/Teen Relations"]

OPTION #2
RELATING--Have students complete the activity. [Information--"Relating"]

OPTION #3
CURFEW--Have the students participate in the role play. Call your local city office to find what the curfew in your location is. Share this information with the students and discuss the purpose of having curfews. [Information--"Curfew"]

OPTION #4
BILL OF RIGHTS AND RESPONSIBILITIES--Have students write a "Bill of Rights and Responsibilities" for both teenagers and parents. A discussion should follow this activity. A copy of the Bill of Rights and Responsibilities could be given to a parent panel so that their reaction might be obtained (a sample bill is included). Save a copy of this assignemnt for use in the lesson, "What Do You Want for Your Child". [Worksheet--"Bill of Rights and Responsibilities for Teenagers" for each student, Information--"Example Bill of Rights"]

OPTION #5
PARENT PANEL--You may wish to compile the "Bill of Rights and Responsibilities" written by the students for the parent panel to review before the discussion. You may also wish to collect questions from the students in addition to the questions included with this lesson. In compiling this panel, try to get parents from a variety of socio-economic levels, different races, various ages, different sizes of families and several different religions. If you have difficulty in finding members for this panel, contact your school PTA for help. The focus of this panel is how to strengthen relationships. [Information--"Discussion Questions for Parent Panel"]

OPTION #6
PARENT QUESTIONNAIRE--Using the questions (or a selected list of questions) from the parent panel (Option #5), each student will interview two sets of parents, or two parents from different families. As the results come in, tabulate them on a computer or poster paper to share with the class. (CAUTION: Be certain to preview these responses before sharing them with the class to avoid any embarrassing or degrading situations for the students.)

OPTION #7
VIDEO--BRIDGES--View the video and discuss it with the class. [Video--"Bridges" is available from Barr Films, P.O. Box 7878, 12801 Schabarum Ave., Irwindale, California 91706-7878, 23 minutes]

SUMMARY:
Neither parents nor teens alone can make a successful relationship. It takes a lot of work from both groups to make a happy family. In summarizing this lesson, each student will write a paper entitled, "What Kind of Adult Do I Want to Be?"

TEST BANK:

1. Adolescent-parent relationships in America may be less difficult than in other cultures. T F
2. Which of the following aspects of American culture may make the adolescent-parent relationship difficult?
   a. American parents value self-sufficiency in children.
   b. American media widens the generation gap.
   c. American society is marked by rapid social change.
   d. all of the above.
3. What was the most meaningful idea you learned from our discussion on parent and teen relationships? (ANY APPROPRIATE RESPONSE)

RESOURCES:
Additional resources for this lesson include:
Stories from Granite Family Living Curriculum,
"Joanna Swann"
"Wanted--A Real Mother"

PARENT/TEEN RELATIONS

As children grow and develop, they begin to have ideas of their own. Many times parents and teens disagree on political matters, religious views, standards of morality, to say nothing of curfew time!

Teens in the United States are allowed great freedom of thought. It is healthy for adolescents to have thoughts of their own. We want to encourage autonomy in the youth of today. However, these differences in thought may cause stress and actual upheaval in the homes of today.

How can youth be taught to think on their own but still learn from the experiences and lessons their parents and older peers have experienced? You are smart if you learn from your mistakes. You are wise if you learn from the mistakes of others.

Experts do not agree on whether the rebellion of youth is a good thing or not. Some say that no matter what parents and adults do, youth will disagree with them. To them, rebellion is a natural part of growing up. Other experts tend to think that free-thinking is a normal part of growing up; but, if given appropriate bounds, the young people can learn to express their differences in more appropriate ways than outright rebellion.

What do you think?

Do you agree with your parents on basic issues such as work, education, marriage, sexual behavior, responsibilities, drugs, etc.?

Regardless of how you think, it is important to remember that youth and adults alike are going through growing stages. It is normal and healthy for opinions and ideas to change. It is important that families have open lines of communication to discuss these ideas and grow and benefit from one another.

(For more information, see "Family Matters", pgs. 128-130, by Rebecca M. Smith, Ph.D. and Mary Lin Apicelli)

RELATING

Discuss with students the correlation between family responsibilities and the feelings family members have for each other. Divide the class into six groups.

1. Have one group of students make a list of things parents can do that make the students feel positive about themselves.
2. Have one group make a list of things teens can do to make family relationships run smoothly.
3. One group should make a list of their parents' common quotations.
4. One group should make a list of common cliches teens use.
5. Have one group make a list of things parents do that annoy teens.
6. Have one group make a list of things they do that annoy their parents.

Post the lists from each group at the front of the room.

Discuss the relationship between the lists made by groups 1 and 2.

Discuss the relationship between the lists made by groups 3 and 4.

Discuss the relationship between the lists made by groups 5 and 6.

Discuss how all families do things that are positive or helpful to family members, and vice versa. If a family is going to be united and strong, each member must work to add positive behaviors and eliminate poor behaviors and habits.

CURFEW

I am going to read you a fairly familiar scenario, then ask several of you to come forward and role-play different endings to this situation.

Jan was boiling mad as she slammed her bedroom door. What right did her mother have to dictate every move she made! Didn't her mother realize that she was already in high school? She should be old enough to make her own decisions. It was only 11:00 p.m.. She knew she should be home by 10:00 on weeknights, but she thought surely her mother would understand--just this once!

She had finally been invited to go to the mall with the "cool" kids at school. After the mall closed at 9:00 p.m., they had just gone for ice cream then drove around for a while. What was the big deal? It was exciting to be with the guys after they had had a beer. They were so much more grown up than the "kids" her mother thought she should like.

Just then her mother's voice interrupted her thoughts. "Jan, I would like to talk to you."

She screamed, "Just forget it, Mom, it is not that big of a deal!"

When she heard her mother knocking at the door, rather loudly, she knew that her mother thought it was that big of a deal.

"Jan, I expect an explanation from you. Where have you been and what have you been doing this late on a school night?"

OPTION #4^^STUDENT

Name ______________________________ Class ________________

BILL OF RIGHTS AND RESPONSIBILITIES FOR TEENAGERS

We, the teenagers of ________________________ High School, have the following rights and privileges in our lives:

Article 1:

Article 2:

Article 3:

We, the parents of ________________________ High School, have the following rights and responsibilities in raising our children.

Article 1:

Article 2:

Article 3:

EXAMPLE "BILL OF RIGHTS"

We, the teenagers of Breston High, have the following rights and responsibilities in our lives:

Article 1: We have the right to make our own choices concerning: religion, education, career choice, spending of personal money, relationships, personal health and what age to drive.

Article 2: We have the right to personal privacy, as long as it does not take anyone else's space.

Article 3: We have the right to the respect of our parents, peers and those who come into contact with us.

Article 4: We have the right to use the car as long as we do not abuse this privilege.

Article 5: We have the responsibility to do our chores, listen to our parent's opinions, come home at reasonable hours, keep our rooms clean and do our homework.

We, the parents of Breston High, have the rights and responsibilities to do the following:

Article 1: We have the right to know where our kids are at all times, set a reasonable curfew, and take car privileges away when abused. We also have the right to a point of view and respect along with our own personal privacy.

Article 2: We have the responsibility to discipline when necessary, provide love and care, support children in activities, provide housing, food and clothing.

Article 3: We have the responsibility to listen to our children's side of issues, spend time with them, set a good example and make sure they get a good education.

DISCUSSION QUESTIONS FOR PARENT PANEL

1. What do you most and least enjoy about being a parent?
2. What are some rewards in being a parent?
3. How old were you when you first dated and what age will you permit your children to date?
4. Would you object to your teen dating someone with a different religious or racial background?
5. How far apart should children in a family be?
6. How do you feel about teenage marriages?
7. Do you require your teen to introduce you to each of their dates?
8. When your son or daughter brings a date to your home, do you feel you need to stay at home?
9. Do you set curfews for your teen? What is a reasonable curfew?
10. Do you expect your teen to call if he/she will be late getting home?
11. Do you ever punish your teen? If so, how?
12. How do you feel about "grounding" teens? Withholding privileges?
13. Do you ever have conflicts over the family car? How do you resolve them?
14. What other conflicts do you have with your teenager?
15. Do you expect your teenager to tell you about their dates?
16. Do you expect to know where your teen will be going?
17. How do you feel about girls phoning boys? Asking for dates?
18. What would your feelings and reactions be if you found out your teen was involved in premarital sex? If pregnancy occurred? If STDs or AIDS was contracted?
19. Do you think birth control should be available to teenagers?
20. Do you think sexuality should be taught in high schools?
21. Would you ever forbid your teenager to date a certain person? If so, what would be the circumstances . . . long hair, divorced, etc.?
22. Do you think conflict is healthy? How do you resolve conflict with your teenager?
23. Does your teen ever cause conflict between you and your spouse?
24. Do you treat all your children the same? How do you prevent favoritism? Do you think sons should be treated any differently than daughters?

25. Do you try matchmaking for your teenager?
26. How do you feel about individuals living together before marriage?
27. If your teen had been dating a person steadily, would you permit an overnight camping trip?
28. What do you think about going steady, promise rings, and blind dates?
29. If your teen was in any type of trouble, do you think he/she would come to you first?
30. What would you do if your teen was in trouble (pregnant, drugs, law) and he/she tried to hide it from you?
31. Should parents place a limit on how often their teen goes out?
32. What are your aspirations for your teenager?
33. How would you feel if your daughter's date honked for her instead of coming to the door?
34. If you only had one son or daughter and he/she wanted to be married without your presence, how would you feel and react?
35. If your son or daughter did not want the same type of marriage ceremony as you wanted for them, what would you do?
36. What would your reaction be if your son dated an older girl?
37. What would your reaction be if your daughter dated a younger fellow?
38. What other advice would you like to give this group of teenagers?
39. Are parents ever justified in searching a teenager's room?
40. At what age do you think it is a good age to begin dating? to get married?
41. What do you feel a parent's responsibility is after a child's 18th birthday?
42. What would you do if you discovered your child was gay?
43. What expectations do you have of your teenagers?
44. Should teenagers be expected to go on family activities?
45. Should teenagers be expected to use their own money for gas?
46. Should teenagers be expected to ask permission to go places?

UNIT: Mate Selection **LESSON:** Levels of Communication

COMPETENCIES:

1. Experience various levels of communication.
2. Understand how of the various levels of communication affect relationships.

INTRODUCTION:

Everyone has been told that to have a good marriage people need to be able to communicate. We have also been told that lack of communication is a major cause of divorce. Most people have heard these statements and assume they have no problems because their mouths work well and their hearing is excellent. This lesson is to help people realize just exactly what is meant by communication.

LESSON OPTIONS:

OPTION #1
COMMUNICATION CIRCLE-- Complete the activity and lecture. [Information--"Communication Circle" and "Levels of Communication"]

OPTION #2
BEAN BAG TOSS--Play the game and discuss the generalizations about communication. [Information--"Bean Bag Toss", bean bags, and a box for the activity]

OPTION #3
SONG--"Escape--The Pina Colada Song"--Rupert Holmes is an excellent resource for this lesson. It talks about how people living together may not know each other very well. We need to improve our communication skills. However, it is difficult to find a current recording of this song. Your radio station may be able to make you a copy, or watch for it on special offers such as "Golden Songs of the 70s", etc.)

SUMMARY:

There are three basic levels of communication: superficial, personal, and validating. The quality of our relationships will depend upon the way we communicate.

TEST BANK:

1. What are the three levels of communicating?
   (SUPERFICIAL, PERSONAL, VALIDATING)
2. What does it mean to "listen with your eyes"?
   (BE AWARE OF WHAT IS GOING ON AROUND YOU THAT COMMUNICATES IMPORTANT NON-VERBAL MESSAGES)

RESOURCES:

"Can't We Talk", Reader's Digest, pages 19-23, December, 1990.

COMMUNICATION CIRCLE

Students will participate in the communication activity as follows:

1. Break the class into groups of 4 or 5. Each group should make a small circle with their desks.
2. Everyone must participate.
3. No talking with other groups.
4. Must listen with the eyes.
5. When the teacher calls time, everyone must stop conversation and listen with the eyes.
6. If you have not finished the previous round, finish it before you begin the next round. Try to move more quickly!

The teacher should write on the board what he/she would like the class to share. Share an example with the class, then turn the time to the groups to share with each other. As the groups are about to finish each round, the teacher should then introduce the next topic by sharing a personal example.

Round #1: Each person should share an event they have experienced. (Example: Last week my son and I went skiing. The snow was great and we had a chance to have some great chats while riding the lift.)

Round #2: Each person should describe a situation that has proven to be a good influence in her/his life. (Example: I became a teacher because of a great teacher I had in 6th grade, etc.)

Round #3: Each person should describe a quality he/she already has that will make her/him a better parent or spouse. (Example: I am a very patient person, and that is an important quality for a parent, etc.)

Round #4: Each person must give a compliment to one other person in his/her group. (Example: I would like to compliment _____________, he always seems to be interested in class. He shakes his head at the right time, smiles and nods. He makes me feel that what I am teaching is important and I appreciate it.)

When everyone has finished, have the students move their desks back to their usual places to have a discussion.

DISCUSSION:
Ask, by the raise of hands, which of the topics was hardest to share:
Events Influences Personal Qualities Compliments

What are some things that happened in your group?
(Example: On topics 3 or 4, someone said "I went first last time, it is your turn", or maybe eye contact was lost. Voices become more quiet, less confident, not as much laughter.)

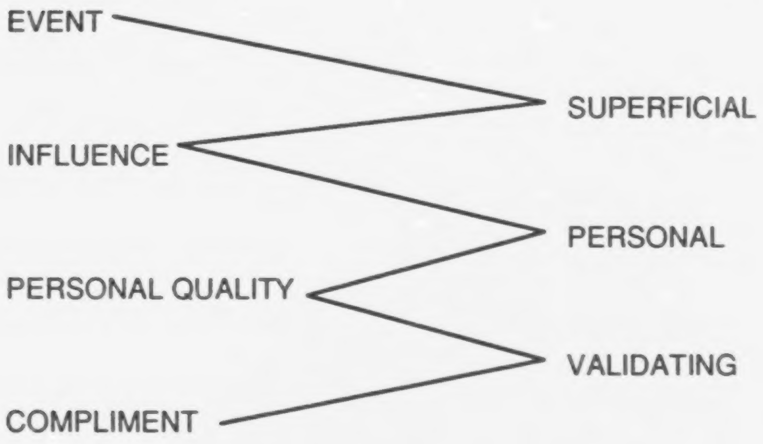
Why is it more difficult to share personal qualities and compliments?

LEVELS OF COMMUNICATION

The teacher will present the information on levels of communication.

There are different levels of communication:

- Superficial communication makes up the majority of our communication. It involves talking about events, what time you will be home, what is for supper, what you did in school and the weather.
- Personal communication involves opening up and talking about feelings, beliefs and opinions that mean something to you.
- Validating communication reinforces peoples' feelings about themselves.



Why is it hard to share personal qualities and compliments?

A. Because you had to RISK.
B. You were sharing something that means something to you.
C. Someone could betray you.

Points to ponder:

1. No relationship can remain stable for an extended period of time. Relationships are either getting better or going stale (husband/wife, friends, parent/child).
2. No relationship can get better without communicating on a personal and validating level.
3. Relationships are worth the risk!

The "Generation Gap" is found when the parent and child communicate on a superficial level.

Couples that live together, but share no love, only communicate superficially.

Friendships fall apart if they only have superficial communication.

Why would you only communicate superficially?

1. You have been burned in a relationship.
2. You do not see people often enough to communicate more meaningfully.
3. You are doing things you feel guilty about.

Touching (which can be a small touch on the hand all the way to full intimacy) is a form of communication. The same levels of communication can apply:

1. Superficial
2. Personal
3. Validating.

Teenage touching and much adult touching is on a superficial level. The act of touching is not done as an expression of how a person feels about you (personal) or a reinforcement of the relationship (validating) but rather as something to satisfy the needs of the person doing the touching. Therefore, this touching does not enhance the relationship.

What should you communicate?
(Acceptance--I love you just the way you are.)
(Understanding--I hear what you mean.)

BEAN BAG TOSS

1. Throw bean bags to class members. The bean bags represent messages.
2. The students must then send a message using the behaviors listed below. They must try to throw their bean bag into a box. Give instructions to the individual students before giving them a beanbag. (Turn the box upside down, on it's side, spin it, etc. to make it difficult for students to throw the beanbags into the box.)
   a. Throw the bean bag hard.
   b. Throw the bean bag a long distance.
   c. Throw the bean bag gently.
   d. Throw the bean bag a short distance.
   e. Throw all the bags to one person in the room at the same time.
   f. Throw all the bags to one person in the room, one at a time.
3. Talk about the generalizations associated with the bean bag tosses.
   a. You have to have something to say before you can send a message.
   b. We can only receive a certain amount of information at one time.
   c. The ability to receive a message depends upon our mood, feelings, stress, understanding, and the importance someone else has to us.
   d. Messages may be so forceful that you don't want to listen, but some need to be forceful to get through.
   e. Sometimes there is too much distance tween the sender and receiver for the message to get through.
   f. Too many messages may distract us.
   g. Too much information all at one time doesn't get through.
   h. Practice helps us get our messages where they need to be.
   i. The condition of the receiver depends on whether the message is received or not.
   j. Messages sometimes come in, but leave quickly, or are forgotten.
   k. How close we are to people and how carefully we put things over makes a difference on how others receive it.

UNIT: Self-Awareness **LESSON:** Nonverbal Communication

COMPETENCIES:

1. Evaluate types of nonverbal communication.
2. Evaluate results of positive and negative nonverbal behavior.

INTRODUCTION:

Write in large letters on the chalkboard, "Today will be an experience in nonverbal communication. There will be absolutely no verbal communication in this room."

LESSON OPTIONS/SUPPLIES:

OPTION #1

NONVERBAL COMMUNICATION INSTRUCTION SHEET--Students must follow the directions given on the sheet. The teacher should have the room set up according to the directions on the worksheet with the supplies listed. [Instruction sheet--"Nonverbal Communication Instruction Sheet" for each student; nonverbal communication information packets for each student; video of television program with volume turned off (the program must have a story line and run throughout the class period); 15 advertisements taken from magazines, with the captions cut off, then mounted on construction paper and numbered; paper posted to the door or wall outside the classroom which informs students that no verbal communication can take place inside of the room; large dishtowel]

SUMMARY:

At the end of the allotted time period, wave a large dishtowel back and forth (like a distress signal), to get the attention of the class. Write on the chalkboard, SUMMARY: "We are always communicating. Whether communication is verbal or nonverbal, we can usually help others to understand us if we work at it." Then have the class verbally evaluate the class and how they felt not being able to speak.

TEST BANK:

1. It is possible for communication to take place nonverbally. [✓ T] F
2. In what ways can ideas and feelings be exchanged without verbalization? (WRITING, FACIAL EXPRESSIONS, CLOTHING, GESTURES, POSTURE, TOUCH)
3. Identify three emotions that can be expressed with the face. (ANY THREE: ANGER, SURPRISE, FEAR, DISGUST, HAPPINESS, SADNESS)
4. Identify two objects in the room and explain the message you get from them. (ANY TWO WITH APPROPRIATE EXPLANATIONS)
5. Identify four functions of nonverbal communication. (ANY FOUR: REPEAT WHAT IS SAID VERBALLY, SUBSTITUTE FOR VERBAL MESSAGES, COMPLEMENTING, ACCENT VERBAL MESSAGES, REGULATE VERBAL BEHAVIOR, CONTRADICT THE SPOKEN WORD.)

NONVERBAL COMMUNICATION INSTRUCTION SHEET

Today you are going to be part of a very important experiment. In order for this experiment to work, you must not talk or vocalize in any way. We are going to communicate strictly by nonverbal means.

INSTRUCTIONS: Throughout this class period, you will be asked to express your feelings nonverbally. Take out a sheet of paper to use as an answer sheet. This paper will be turned in at the end of class today. Do not forget to write your name on it, as well as your feelings and reactions.

1. Read the information in the communication packet on the front table and answer the questions on your paper.
2. "Object language" is one type of nonverbal communication. It simply is the intentional or unintentional display of material things. It might be art objects, machines, clothing, jewelry, etc. A social worker who appears in a ghetto neighborhood driving a flashy car and wearing expensive clothing is obviously using the wrong language if he/she hopes to establish rapport with the people. Make a list, on your answer sheet, of five objects or items in this room and describe the message you receive from each of them. (The objects may be part of someone's attire.)
3. Watch the program playing on the television for ten minutes. This will not have any vocalization or music included. After viewing the program for 10 minutes, write a description of what you just saw. Be sure to include story line, facial expressions, eye contact, body movements, hand gestures, physical appearance, and feelings of the characters.
4. Look at each of the fifteen advertisements on the table at the side of the room. All of the written communication has been eliminated. Try to identify what the people in the ads are trying to portray. On your answer sheet write your own captions for each ad according to what you think they are trying to say.
5. If there is classtime left, try to communicate your feelings and reactions to your classmates. You may write notes, use sign language, or any other means without vocalization.
6. Place both your instruction sheet and your answer sheet on the table at the front of the room in the appropriate pile. Return to your seat and wait, without vocalizing or verbalizing, until everyone is finished.

OPTION #1^^^STUDENT

COMMUNICATION PACKET

Sometimes it is difficult to know how other people really feel. Often they do not know for sure themselves and other times they have reason for not wanting to tell us. In either case, there are times when we cannot find out what is going on inside another person's mind simply by asking.

What should we do in these cases? They happen every day, often in the most important situations.

Stop for a moment and examine yourself as you read this. If someone were observing you now, what nonverbal clues would they get about how you are feeling? Are you sitting forward or reclining back? Is your posture tense or relaxed? Are your eyes wide open or do they keep closing? What does your facial expression communicate? Can you make your face expressionless? Do people with expressionless faces communicate something to you?

Of course, we do not always intend to send nonverbal messages. Consider, for instance, behaviors like blushing, frowning, sweating, or stammering. We rarely try to act in these ways, and often we are not aware when we are doing so.

Nonverbal Communication Transmits Feelings

Without being able to use words, people's bodies generally express how they *feel*--nervous, embarrassed, playful, friendly, etc.

Here is a list that contains both thoughts and feelings. How would you express each item nonverbally? See which ones come most easily:

You are tired.
You are attracted to another person in the group.
You are angry at someone in the group.

Nonverbal Communication Serves Many Functions

Nonverbal behaviors can *repeat* what is said verbally. If someone asked you for directions to the nearest drugstore, you could say, "North of here about two blocks," and then repeat your instructions nonverbally by pointing north.

Nonverbal messages may also *substitute* for verbal ones. When you see a familiar friend wearing a certain facial expression, you do not need to ask, "How is it going?" In the same way, experience has probably shown you that other kinds of looks, gestures, and other clues say, "I am angry at you" or "I feel great" far better than words.

Another way in which verbal and nonverbal messages can relate is called *complementing*. If you saw a student talking to a teacher, and his head was bowed slightly, his voice was low and hesitating, and he shuffled slowly from foot to foot, you might conclude that he felt inferior to the teacher, possibly embarrassed about something he did. The nonverbal behaviors you observed provided the context for the verbal behaviors--they conveyed the relationship between the teacher and student. Complementing nonverbal behaviors signal the attitudes the interactants have for one another.

Nonverbal behaviors can also *accent* verbal messages. Just as we can use *Italics* in print to underline an idea, we can emphasize some part of a face-to-face message in various ways. Pointing an accusing finger adds emphasis to criticism (as well as probably creating defensiveness in the receiver). Shrugging shoulders accent confusion, and hugs can highlight excitement or affection.

Nonverbal behavior also serves to *regulate* verbal behavior. By lowering your voice at the end of a sentence, "trailing off", you indicate that the other person may speak. You can also convey this information through the use of eye contact and by the way you position your body.

Nonverbal behavior can often *contradict* the spoken word. People express different and even contradictory messages simultaneously in their verbal and nonverbal behaviors. A common example of this sort of "double message" is the experience we have all had of hearing someone with a red face and bulging veins yelling, "Angry? No, *I am not angry!*"

Body Orientation

Body orientation is the degree to which we face toward or away from someone with our body, feet, and head. Facing someone directly signals your interest, and facing away signals a desire to avoid involvement. This explains how we can pack ourselves into intimate distance with total strangers in places like a crowded elevator without offending others. Because there is a very indirect orientation here (everyone is usually standing shoulder to shoulder, facing in the same direction), we understand that despite the close quarters everyone wants to avoid personal contact.

Posture

Another way we communicate nonverbally is through our posture. To see if this is true, stop reading for a moment and notice how you are sitting. What does your position say nonverbally about how you feel? Are there any other people near you now? What messages do you get from their present posture? By paying attention to the postures of those around you, as well as your own, you will find another channel of nonverbal communication that can furnish information about how people feel about themselves and each other.

Gestures

Gestures are another good source of nonverbal communication. In an article titled, "Nonverbal Leakage and Clues to Deception" Paul Ekman and Wallace Friesen observed how gestures transmit emotions. They explained that because most of us, at least unconsciously, know that the face is the most obvious channel of expressing emotions, we are especially careful to control our facial expressions when trying to hide our feelings. But more of us are less aware of the ways we move our hands, legs, and feet, and because of this these movements are better indicators of how we truly feel. Have you ever seen anyone say that "everything is fine" while almost ceaselessly biting their fingernails, tapping their pencil, bending paperclips, and so on. It is possible to observe anger by looking beyond a smile and noticing the whitened knuckles and clenched fists.

The Face and Eyes

The face and eyes are probably the most noticed parts of the body. Ekman and Friesen have identified six basic emotions that facial expressions reflect--surprise, fear, anger, disgust, happiness, and sadness. The eyes themselves can send several kinds of messages. Meeting someone's glance with your eyes is usually a sign of involvement, while looking away signals a desire to avoid contact. Most of us remember trying to avoid a question we did not understand by glancing away from the teacher. At times like these we usually become very interested in our textbooks, fingernails, the clock--anything but the teacher's stare. Of course, the teacher always seemed to know the meaning of this nonverbal behavior and ended up picking on those of us who signaled our uncertainty.

Voice

The voice itself is another channel of nonverbal communication. We do not mean the words we say, which after all make up verbal communication, but rather *how* we say them. If you think about it for a moment, you will realize that a certain way of speaking can give the same word or words many meanings. For example, look at the possible meanings from a single sentence just by changing the word emphasis:

This is a fantastic communication book.
    (Not just any book, but *this* one in particular.)
This is a *fantastic* communication book.
    (This book is superior, exciting.)
This is a fantastic *communication* book.
    (The book is good as far as communication goes; it
    may not be so great as literature drama, etc.)
This is a fantastic communication *book*.
    (It's not a play or record, it's a book.)

There are many other ways our voice communicates--through its tone, speed, pitch, and number and length of pauses, volume, disfluencies (such as stammering, use of "uh," "um," "er," and so on). All these factors together can be called "paralanguage," and they can do a great deal to reinforce or contradict the message our words convey.

Touching

Touch seems to increase a child's mental functioning as well as physical health. L.J. Yarrow has conducted surveys which show that babies who have been given plenty of physical stimulation by their mothers have significantly higher IQs than those receiving less contact. Touch can communicate many messages. Besides the nurturing/caring function it can convey friendship, sexual interest, and aggressiveness. Touch can serve as a means of managing transactions, such as when we tug at another's sleeve.

Clothing

People do intentionally send messages about themselves by what they wear, and we make interpretations about others on this basis. Think about the people you know. See if you can tell anything about their personal attitudes or social philosophies by the way they dress. Take a look at your friends. Do you find that the people who spend time together share the same ideas about clothing? Is there a "uniform" for political radicals and one for conservatives? Is there a high fashion "uniform" that tells the public who is in style and who is out of it?

There is a real danger inherent in reading many nonverbal messages. That danger is that we find ourselves stereotyping others on skimpy evidence, and often our interpretations are mistaken. By jumping to conclusions about another human from these surface appearances, we may very well be stereotyping ourselves out of some important relationships. There is an old generalization that you cannot judge a book by its cover. In light of what we know about nonverbal communication we could change it to, "You can tell only a little about a book from its cover; you need to have more information before you will be able to speak with any authority about it."

(Adapted from Looking Out/Looking In by Ronald B Adler and Neil Towne, publisher: Holt, Rinehart, Winston.)

UNIT: Self Awareness **LESSON:** Building Family Strength

COMPETENCIES:

1. List qualities of a strong family.
2. Summarize student's goals for his/her future family.

INTRODUCTION:

Daily we read or hear about the breakdown of the family unit. With all of this bad publicity, it may seem impossible to raise a family successfully. However, each of you is capable of starting a new, strong family. This process begins by assessing your present family. Have students complete the "Family Evaluation Quiz" while the teacher reads it orally.

Rate your family on each of the following factors: 1=Almost Never, 2=Once in a while, 3=Sometimes, 4=Most of the Time, 5=Almost Always.

1. In our family, we are important to each other.
2. Our family enjoys doing things together.
3. We build each other up in our family.
4. We can say what we really think in our family.
5. Each person helps make decisions in our family.
6. We know we can work out problems that occur in our family.
7. In our family, we think the same things are important.

A perfect score would be 35 points. However, you will not have a perfect score for your family, no one does. But this should give you an idea of the strengths your family has that you will want carry over to your future family. It will also give you an idea of where you will need to learn new or better ways to build a strong family.

LESSON OPTIONS/SUPPLIES:

OPTION #1
DISCUSSION--Complete the lecture and discussion. [Information--"Secrets of Strong Families", Student information sheet "You Can Change Your Family" for each student]

SUMMARY:

Whether you have grown up in a strong family or not, it is possible to have a strong and healthy family of your own. If your present family is a good model to follow, transfer those strengths to your new family. If not, rather than blame others, yourself, or circumstances, take responsibility for making your future family the kind of family that nurtures and loves its members. It doesn't just happen by accident; it takes effort and determination, but it's worth it. Investing in your family is the best investment in the future you can make.

TEST BANK:

List and explain five factors that make a family strong and healthy.
(ANY FIVE OF THE FOLLOWING: COMMITMENT, TIME TOGETHER, APPRECIATION, COMMUNICATION,DECISION-MAKING AND RESPONSIBILITY, PROBLEM-SOLVING, VALUES AND SPIRITUAL WELLNESS

RESOURCES:

"Building Family Strength"--Utah State University Extension Bulletin, Dr. Thomas R. Lee, Family and Human Development.

"Family Connection" is available through your county extension office. The program is a home study format of lessons and exercises for families to use in strengthening seven key areas of family life. It takes five months to complete and costs $13.00.

"Six Secrets of Strong Families", 1985, Nick Stinnett and John DeFrain. Little, Brown and Company, 34 Beacon St., Boston, Mass. 02106

"Stress and the Healthy Family", 1985, Dolores Curran. Harper and Row, Publishers, Inc. 10 E. 53 St., New York, N.Y. 10022

"Do You Hold a Regular Family Council", Utah State University Extension Bulletin, Glen Jenson, Family and Human Development Specialist.

SECRETS OF STRONG FAMILIES

Despite the media attention focused on the down side of family life, a research project asking for information from successful families brought responses from thousands of families that considered themselves to be strong and healthy. Several qualities, some of which are listed below, were mentioned over and over again.

1. COMMITMENT
   Make your family come first. It is an investment of time, energy, spirit and heart. Beware of the demands of outside interests and work that distract from your most important job--the family. As one man in the Stinnet and DeFrain study said, "If I'm a good father to my sons, they're likely to be good parents, too. Someday, after I'm gone, and certainly after that report has rotted, my grandchild or great-grandchild will have a good father because I was a good father."

   * Next time a family members need you to help them or spend some time with them, try rearranging your schedule or giving up some time to show the family members that they are important to you.

2. TIME TOGETHER
   Instead of giving in to the complaint that there just isn't enough time, healthy families view time together as a controllable resource. Family time is a priority and they set aside time for each other. When 150 children were asked what makes a happy family, they said "doing things together."

   Healthy families spend lots of time together playing, working, eating meals, talking. Is "quality" time better than "quantity" of time? Actually, there must be both. The time spent together should be meaningful, but there must also be an adequate amount of time spent together. Children and spouses need you when they need you, not just at your convenience. Let them know you are always available to them.

   * Try having family dates. Think of something fun to do and then invite someone in the family or the whole family to do it with you. What could you do as a family with young children? With school-age children? With teenagers?

3. APPRECIATION
   Feeling worthwhile and valuable is one of the most basic human needs. Healthy families express positive feelings for each other and give each other emotional support. When words of praise and encouragement replace fault-finding and belittling, family members and families themselves gain trust and confidence.

* Write love notes to family members. Leave a note in a schoolbook, on the mirror in the bathroom, anywhere a certain family member will see it. Say "Thanks for cheering me up when I needed it this afternoon," "I appreciate you washing my clothes for me," or "Good luck on your test today."

4. COMMUNICATION

Good communication helps create a sense of belonging in a family and increases understanding and empathy between its members. But strong families stress that good communication doesn't just happen, it takes effort and practice. Effective communication means sharing feelings, not just words.

* Use "I" messages to let others in your family know what you think or how you feel without insulting or criticizing the other person. Start with "I think. . ." or "I feel. . .". Add what you are thinking or feeling (I feel annoyed when you ask me who is on the phone every time I use it.) Explain why you said what you just said without blaming or criticizing. ("I guess I just need to feel like I have some privacy")

* Next time a family member expresses a feeling or relates an event to you, give him/her your undivided attention. Listen with your eyes and ask questions or make comments with sincere interest. Try to understand how he/she feels. Work at deciphering messages and body language. If your Mom says, "Whose socks are those on the floor?"; pick them up and put them away instead of just saying, "They're mine".

Healthy families often have "The Talk" when a potential stressor threatens. "We need to have a talk" emerges when a child misbehaves or a couple disagrees. It's a preventative measure that keeps a family from letting problems turn into wedges between them.

5. DECISION-MAKING AND RESPONSIBILITY

Healthy families, including children, cooperate with each other in making decisions. Explanations for family rules and discipline are clearly communicated. The parents maintain authority in the family, but are flexible rather than rigid.

* Negotiate with your family. If there is a decision you don't agree with, tell your family you'd like to talk about it. It will work best if you 1) describe the problem from your point of view, without getting angry, 2) suggest a couple of different ways to solve the problem, 3) discuss the pros and cons of each solution, 4) compromise, combining parts of your ideas with others, and 5) try it out for awhile before you decide whether or not you like it.

In strong families, all members share household responsibilities. A home is a cooperative effort, requiring everyone to pitch in and help each other. Kids in these families feel more ownership in the family and more pride in their abilities.
* Try helping one of your parents in one of the jobs that they do (preferably one you usually take for granted). See if you don't feel a little pride in having done it and in having made a contribution to your family.

6. PROBLEM SOLVING
Strong families are not without problems, but they have the ability to surmount challenges when they arise. They have confidence in their ability to meet problems and solve them. They believe in the future and in their ability to be successful as a family.

* Many times we tend to just look at all the things that are wrong with our families. List and describe three times your family did a good job at something. (Example: helped someone else who was having a hard time, remodeled the family room, coped with a death, etc.) You could help your family deal with a problem sometime if you reminded everyone of the times when they were successful.

7. VALUES AND SPIRITUAL WELLNESS
Healthy families have a strong moral base in values and spiritual beliefs. They have shared goals and ideals about what is important. They have a caring center within that promotes sharing, love and compassion for others which they practice in everyday life.

* You may want to talk to your family sometimes about their values and what they think is right and wrong. It may be hard to discuss these issues. One way to do it is to read the letters to Ann Landers or Dear Abby. Read the article to your family and ask them what they think about it. Discuss it.

OPTION #1^^STUDENT INFORMATION

YOU CAN CHANGE YOUR FAMILY

Below is a list of seven ideas that make families strong. Select at least three of the ** activities and complete them this week. Write a paragraph for each activity you complete explaining how it improved your family's relationships.

1. COMMITMENT
   Next time a family member needs some help, try rearranging your schedule to be available to show that family member that he/she is important to you.

2. TIME TOGETHER
   Try having family dates. Think of something fun to do and then invite someone in your family or the whole family to do it with you.

3. APPRECIATION
   Write notes to family members. Leave a note in a school book, on the mirror in the bathroom, anywhere a certain family member will see it. Say "Thanks for cheering me up when I needed it this afternoon," "I appreciate you washing my clothes for me," or "Good luck on your test today."

4. COMMUNICATION
   Use "I" messages to let others in your family know what you think or how you feel without insulting or criticizing the other person. Start with "I think...." or "I feel...". Add what you are thinking or feeling (I feel annoyed when you ask me who is on the phone every time I use it.) Explain why you said what you just said without blaming or criticizing. ("I guess I just need to feel like I have some privacy")

   Next time a family member expresses a feeling or relates an event to you, give him/her your undivided attention. Listen with your eyes and ask questions or make comments with sincere interest. Try to understand how he/she feels. Work at deciphering messages and body language. If your Mom says, "Whose socks are those on the floor?", pick them up and put them away instead of saying,"They're mine".

5. DECISION-MAKING AND RESPONSIBILITY
   Negotiate with your family. If there is a decision you don't agree with, tell your family you'd like to talk about it. It will work best if you first describe the problem from your point of view without getting angry, 2) suggest a couple of different ways of solving the problem, 3) discuss the pros and cons of each solution, 4) compromise, combining parts of your ideas with others, and 5) try it out for awhile before you decide whether or not you like it.

   Try helping one of your parents in one of the jobs that they do (preferably one you usually take for granted). See if you don't feel a little pride in having done it and in having made a contribution to your family.

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   Many times we tend to just look at all the things that are wrong with our families. List and describe three times your family did a good job at something. (Example: helped someone else who was having a hard time, remodeled the family room, coped with a death, etc.) You could help your family deal with a problem sometime if you reminded everyone of the times when they were successful.

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   You may want to talk to your family sometimes about their values and what they think is right and wrong. It may be hard to discuss these issues. One way to do it is to read the letters to Ann Landers or Dear Abby. Read the article to your family and ask them what they think about it. Discuss it.

UNIT: Self-Awareness **LESSON:** Traditions

COMPETENCIES:

1. Students will identify how rituals bind families together.
2. Students will identify how rituals vary from family to family.
3. Students will discuss personal examples of how rituals become traditions.

INTRODUCTION:

Begin class by having an "Itsy Bitsy Teenie Weenie Party". This is an actual tradition used by a former student, Bobbie Udy, from Sky View High School. This tradition entails bringing a tiny little sample of a traditional food used by your family. For example, make one batch of cookies (each cookie should be the size of a quarter). This particular family has a party each year at Christmas time. Each family brings their favorite food in itsy bity proportions, but there are so many families that everyones' plate is full after taking a sample of each food. This is just one example of a family's Christmas tradition.

LESSON OPTIONS/SUPPLIES:

OPTION #1

RULES AND RITUALS--Write the words RULE and RITUAL on the board. Ask the students to define each word.

ROUTINE: a means to an end.

RITUAL: an activity you purposefully repeat because it has personal significance and provides enjoyment or satisfaction.

Help the students to understand that a rule may also be defined as a habit.

Discuss some of the rituals or rules the students have in their families. Offer some examples to get them to share. For example:

1. Where does the head of the family sit at the table?
2. What do you eat for Sunday breakfast?
3. Who uses the bathroom first in the morning?

OPTION #2

FAMILY RULES--Have students write the numbers 1-9 on a piece of paper. Using an overhead projector, display the transparency, "Family Rules".

Discuss: How are these dealt with in each of your homes? After the discussion, ask the students to write Ritual or Routine by each number.

Ask, "Is it difficult to distinguish between a ritual and a routine? Why?" Rituals become traditions as they are passed from one generation to another.

[Transparency--"Family Rules"]

OPTION #3

Play the song, "Traditions" from the musical *Fiddler on the Roof.* What are some of the traditions described in this song? Give each student a copy of the words to read as the song is played. Discuss how they became traditions.

OPTION #4
Students will complete the worksheet, "Family Traditions". Discuss with the students the importance of keeping traditions from the past. [Worksheet--"Family Traditions" for each student'

OPTION #5
SHARING--Share with the students a tradition you have in your family, where it came from and why you keep it.

OPTION #6
WHEEL OF LIFE REPORTS:
#39--FAMILY VACATION--You and your family of four children have decided to take a vacation. Your children range in age from three to fifteen. Plan a vacation that you can all enjoy. Tell the class about your plans, how you decided where you will be going and why. Include how you will finance this trip.

#40--MERRY CHRISTMAS--It's Christmas!!! You are the parent of four children. You have a six-month-old, a three- year-old, a seven-year-old and an fifteen-year-old. Plan Christmas for your family and don't forget Mom and Dad. Tell the class the items each person will give and receive as well as any traditions you might practice. Detail all the costs involved.

SUMMARY:
Rituals become traditions that help to bring families closer together.

TEST BANK:
1. Define rule.
   (A MEANS TO AN END.)
2. Define ritual.
   (AN ACTIVITY YOU PURPOSEFULLY REPEAT BECAUSE IT HAS PERSONAL SIGNIFICANCE.)

OPTION #2--TRANSPARENCY

FAMILY RULES

Analyze what the rules are in your family regarding the following issues:

1. Expressing angry feelings
2. Discussing sex
3. Discussing personal problems
4. Questions about religion
5. Family outings or projects
6. Discipline--who, when, how and why
7. Sharing things (Examples: clothes, jewelry, etc.)
8. Involvement in family finances
9. Work around the house
10. The giving of affection
11. The curfew in the home
12. Practicing of musical instruments, when, etc.
13. Driving the car
14. Quiet time in the family
15. Study time in the family
16. Having friends in the home
17. Telephone usage
18. Responsibility for cleaning your own room
19. Laundry responsibilities
20. The eating of food
21. The opening of Christmas presents
22. The type of Sunday dinner you have
23. The use of television
24. Allowances
25. Tending of younger children

OPTION #4^^^STUDENT

FAMILY TRADITIONS

1. At my house the most important holiday of the year is:

2. The favorite food or foods of my family is/are:

3. My ancestors are from:

4. One unusual custom that my family practices is:

5. It is a tradition at our house to:

6. It is a ritual at our house to:

7. One tradition that is very important to me is:

8. What is a tradition you've heard about outside your family that you might like to incorporate with your family at some time?

9. Describe the beginning of two of the traditions in your family.

UNIT: Self-Awareness **LESSON:** Values

COMPETENCIES:

1. Define values.
2. Discover personal values.
3. Recognize the influence of family and peers on an individual's values.
4. Compare the effects of values on relationships.

INTRODUCTION:

COLOR POLL--Using different colored sheets of construction paper, conduct a "Favorite Color Poll" and relate it to values. [Information--"Color Poll", 9 sheets of different colored construction paper]

LESSON OPTIONS/SUPPLIES:

OPTION #1
VALUES DISCUSSION--[Information--"Values Discussion", Transparency--"Values"]

OPTION #2
VALUES CASE STUDIES--Explain that in addition to our families having an influence on our values, our friends also influence our values. Read and discuss the case studies and discuss the implications that personal values place on the relationships. [Information--"Values Case Studies"]

OPTION #3
STAND UP FOR YOUR VALUES--Complete the activity, as explained. An excellent option is to have the students write one sentence about a value that is important to them. Use the students' statements rather than those listed on the sheet. [Information--"Stand UP for Your Values"]

OPTION #4
FAMILY VALUES--Complete the activity. [Worksheet--Family Values" for each student]

OPTION #5
VALUE SONGS--Have students bring recordings of their favorite songs. Play segments of each song and discuss with the students what values are represented by these songs. Show the covers of the CDs or cassettes. What do the pictures represent? Do the students hold the same values as the songs to which they like to listen?

OPTION #5

LIVING MY VALUES--Have students fold a sheet of paper in half. Leave the paper folded and have them make a list of ten things they spend most of their time doing (school, watching television, chores, etc.). Now, leaving the paper folded, have them turn the paper over and list the five values they hold most dear. Students should then open the paper so they can see both lists. Have them draw lines to match the value to the activity it relates to. If students cannot match any values with their activities, perhaps they need to evaluate their lives. Do they need to reevaluate their values or how they spend their time?

SUMMARY:

We all have different values. Each person must decide for him/herself what objects and feelings he/she values. Your values help you become the person you want to be.

TEST BANK:

1. List four things that influence or change a person's values.
   (OPINION)
2. Who has the right to change your values?
   (YOU AND ONLY YOU)
3. Can values change?
   (YES)

RESOURCES:

The "Values Auction" and "Forced Values Test" found in the Granite Family Curriculum are meaningful activities to use with this lesson.

COLOR POLL

Place sheets of construction paper on the chalkboard. Select colors that are favorites, except one that is not so popular. For example:

blue
pink
yellow
green
black
orange
brown
orange
purple

Have students select their favorite color from those posted on the board. (Have students raise their hands as you point to the colors and tally the total of students that choose each color.) When you complete the tally, say, "I am sorry, you are wrong. Your favorite color should be brown (or the color with the fewest votes). If that is not your favorite color, you better switch now. You will never pass this class unless your favorite color is the same as mine. My favorite color is brown (or the color with the fewest votes). Now if you really want to get a good grade, you will wear brown, write with brown ink, and even find brown paper on which to do your work. (By this time, someone will probably tell you that this is unfair. It is a free country. NO ONE can tell them which color to like.)

VALUES DISCUSSION

WHAT ARE VALUES?

Qualities, characteristics, or ideas about which we feel very strongly.
Our values affect our decisions, goals, and behavior.

WHERE DO YOU GET VALUES?

Values come from our homes, school, society, friends, TV, church, music, books, families, culture, time when you grew up (70s anti-establishment, peace, individuality, 80s money, prestige, don't get caught, etc., 90s earth, green peace, health and fitness), etc.

Your age will also greatly influence your values. Different people and things influence you at different ages:
Ages 1-7--parents
Ages 8-13--teachers, heroes (sports, rock, TV)
Ages 14-20--Peers (values because of peers or peers because of values?)
Ages 21+ your values are established, but you may test your values from time to time.

CHARACTERISTICS OF VALUES

Values are personal.
Our actions point to what we really value, instead of what we think we value.
Our values, attitudes and beliefs condition our perception of the world.
Our values give a particular direction and consistency to our behavior.
Apathy and inconsistent behavior may indicate value conflicts or an absence of values.
Values may change as experiences change.
Problems are value clarifying exercises in disguise.
When faced with alternatives, our values determine our choices.
Respecting someone else's value system encourages his/her respect for my values.
Interpersonal relationships make us think and compare our values very carefully.
Often feelings are more accurate value indicators than are our thoughts.
We make value assumptions about most everything we encounter.
What we value gives us our identity.
Values establish a relationship between me and the world.
Value priorities are always subject to change.
Values are freely chosen only if they are chosen from recognized alternatives.

IDENTIFY VALUES: list on board, or make a transparency

family
travel
honesty
many friends
beauty
happiness
love
creativity
kindness
fidelity
punctuality
influence
earth

religion
education
winning
popularity
status
boyfriend
security
courage
power
trust
dependability
recognition
comfort

money
recreation
independence
health
career
girlfriend
children
intelligence
loyalty
sharing
charity
helpfulness
order

marriage
sports
close friends
fitness
peace
adventure
patriotism
freedom
prestige
work ethic
luxury
new experiences
excitement

making it on my own
preparing for my future
getting married
being artistic or creative
being popular with my friends
having my own car
getting a job I really like
having children

getting good grades
getting along with my parents
living my religion
making money
having a meaningful relationship with someone I love
being good in sports
making new friends

List in order of importance, 10 personal values you have.

WHY ARE VALUES IMPORTANT, OR WHAT IS THEIR PURPOSE?

Values should be the basis of our entire lives. We should make goals and decisions based on the values we hold dear.

OPTION #1 -- TRANSPARENCY

VALUES

family
travel
honesty
many friends
beauty
happiness
love
creativity
kindness
fidelity
punctuality
influence
earth

religion
education
winning
popularity
status
boyfriend
security
courage
power
trust
dependability
recognition
comfort

money
recreation
independence
health
career
girlfriend
children
intelligence
loyalty
sharing
charity
helpfulness
order

marriage
sports
close friends
fitness
peace
adventure
patriotism
freedom
prestige
work ethic
luxury
new experiences
excitement

making it on my own
preparing for my future
getting married
being artistic or creative
being popular with my friends
having my own car
getting a job I really like
having children

getting good grades
getting along with my parents
living my religion
making money
having a meaningful relationship
with someone I love
being good in sports
making new friends

VALUES CASE STUDIES

FASHION BLUE

Amy went on a shopping spree with all of her friends. She had been anxious to buy a new pair of pants in an unusual shade of blue that was just becoming popular. As the group walked into the mall her friend, Susan, spotted some pants that were the color Amy wanted and said, "Look at that girl in those sick blue pants. Doesn't she look out of it? Who does she think she is?"

What do you think Amy will do?
What kind of response would Amy give if she felt sure about her own values and tastes?

THE TEAM

Jason played first string on the offensive line last year with his best friend Sam. They both had gained a little too much weight during the summer and had missed two weeks of weight lifting. When practice started, a kid named Josh was whipping both of them. It seemed clear that Josh was threatening one of their positions. Sam decided to put a little pressure on Josh and threw a few late hits during practice. In the locker room Sam cornered Jason and tried to persuade him to do the same thing, hoping that Josh would get injured or play with hesitation.

What would you do if you were in Jason's position?

THE CLIQUE

Your best friend comes to school and tells you that the new friend you brought to the sock hop last night just is not good enough to hang around with your crowd.

What would you say and do?

THE HUNTER

Susan is very upset that her husband is going on another hunting trip. He went on a week long fishing trip during the summer, then duck hunting for two weekends and now wants to go deer hunting. She worries about him getting hurt and feels abandoned at home while he is away.

What value is Susan's husband pursuing?
What value does Susan feel is being neglected?
What might the couple do to resolve this conflict?

TRAVEL

Kathy loves to travel and comes from a family that takes several vacations each year. Her husband, Dan, has a more conservative background and comes from a family that takes an occasional trip to the state national park, once every five years. When they were first married, money was so tight that they almost never took a vacation. Now that they are both out of school and working, Kathy has big plans. When she told her husband of her plans to go to Hawaii for a week in the winter, he almost died. How could she even think of spending money so foolishly when they needed so many other things? They did not even own a home yet.

What does Kathy value?
What does Dan value?
What kind of compromise could work for Kathy and Dan?

FUN VERSUS FANCY

The Jones family lives in a small, tidy home. They own very few luxuries, but each year they take several family vacations to unusual and memorable places.

The James family lives in an elegant home, decorated by the finest interior decorator. They never go on family vacations and both parents hold two jobs to make the payments.

Which situation would you prefer to live in?
Is one situation "right" and one "wrong"?
What values dictate what each family does?

STAND UP FOR YOUR VALUES

Many people think they are sure of their personal value system. They think they would defend their values, regardless of who challenged them. However, when people are put on the spot, they sometimes forget about their values and choose to "go with the crowd". Today, we are going to "stand up for our values". As I read a statement, if it is in agreement with your values, stand up. If not, remain seated. Will you have the courage to stand up if your best friend doesn't? Let's see . . .

1. It is important to have a high school diploma.
2. Girls have as much responsibility to ask guys on dates as guys have to ask girls on dates.
3. Some of the best nurses and secretaries are men.
4. Teenage pregnancy changes the rest of your life.
5. College is the best thing to do after high school.
6. Vocational or technical training enables people to find good jobs.
7. It is wrong to have sex if you are not married.
8. Having a job that you like is more important that how much money you make.
9. Women are equal with men in most things.
10. Women are actually superior to men in many things.
11. Men treat women unfairly.
12. It is nice for a man to hold the door open for a woman.
13. Steady dating limits the number of friendships you develop.
14. Men should be macho.
15. It's okay for girls to cry in order to get what they want.
16. Setting goals is important.
17. Parents usually understand, if you give them a chance.
18. It is important to get good grades in school.
19. It's okay to try drugs once, as long as you don't get hooked on them.
20. If a girl gets pregnant before marriage, it was her fault.
21. Married couples who do not have children are selfish and self-centered.
22. When it comes to making decisions in a relationship, the guy should have the final say.

Discuss with the class any peer pressure they felt that challenged their values.

OPTION #4^^STUDENT
NAME ______________________________ CLASS ______________

FAMILY VALUES

What does your family tell you about:

1. Grades in school.
2. Being male/female:
3. Dating:
4. Using drugs or alcohol:
5. Graduating from high school:
6. Getting married:
7. Having sex:
8. Getting a job:
9. Going to college:
10. Making money:
11. Having children:

After writing your perception of each of the above values, ask an adult in your family (parent or grandparent) about at least three of the above values. Did your perception agree with theirs?

UNIT: Self-Awareness **LESSON:** Goal Setting

COMPETENCIES:

1. Define goals.
2. Discuss how to set and accomplish goals.
3. Identify long-term goals that students have either consciously or unconsciously set for themselves.
4. Identify possible obstacles to reaching long-term goals.

INTRODUCTION:

Show the transparency that says, "First we dream the dream, and then we build the wings to make it fly. Jack Weyland". What does this quotation mean? (Once you have established what your values are, you start to know what you want out of life. From this information you "dream the dream". Then you must set goals in order to achieve that dream. This would be building the wings to make it fly.) [Transparency, "FIRST WE DREAM..."]

LESSON OPTIONS/SUPPLIES:

OPTION #1
DREAMS DO NOT JUST HAPPEN--Complete the worksheet. Explain to students that we all have areas in which we could improve. This worksheet will help students discover ways to improve and to feel better about themselves. [Worksheet--"Dreams Do Not Just Happen" for each student]

OPTION #2
GOAL CONTRACT-Complete the worksheet. After completion of their goals, have students write an evaluation on the back of their paper. Did they reach their goal; were they early, late; what resources did they use to reach their goal; and how did they manage their resources to help them reach their goal(s). [Worksheet--"Goal Contract" for each student]

OPTION #3
CLASS GOALS--Complete the class activity on goal setting. [Information--"Class Goal"]

OPTION #4
ONE MOMENT IN TIME--Listen to the song "One Moment in Time" by Whitney Huston. Have students dream for a few minutes, visualizing that they are receiving recognition for something in their lives. Discuss the importance of having goals defined if they wish to actually attain them.

OPTION #5
IDEAL DAY--Have students write a definition of their ideas of a ideal day. There are no limitations. They can write about whatever they think a perfect day would be. The class is then divided into small groups and share their ideas. The students in each group help one another recognize the values they may be displaying in the day they describe (to be rich, famous, influential, etc.). They also help them recognize the personal characteristics the person has that could help the daydream come true.

OPTION #6

LIFE MAP--Return each student's map that was made in the autobiography lesson. Instruct them to continue that map from the present day and extend it until their fortieth birthday. They should include the times they want major events and changes to take place. They could include high school graduation, college or post-secondary school graduation, beginning of a career, marriage, beginning and ending of a family, when they might get an apartment, buy a house, buy a car, become famous, etc. Each student's map will differ according to what they want to be and accomplish. Have them include roadblocks or rocks along the way that may make it difficult or impossible to accomplish those goals. These could include teenage pregnancy, bad grades, early marriage, lack of money, alcohol or drug abuse, laziness, etc. These roadblocks should be realistic to them. [Heavy paper for maps]

OPTION #7

LONG TERM GOALS--(For highly ambitious teachers)--After discussing goals and how to achieve them, have the students write a letter to themselves about what it is they want to accomplish in their lives within the next couple of years. They should be specific, naming the goal, what resources are needed to accomplish the goal, how they plan to achieve the goal, etc. The letters are then placed in a self-addressed envelope and turned in to the teacher. After two years, mail the letters, along with any other assignments you may choose to keep, back to the students.

SUMMARY:

Goals are an important part of becoming the person you want to be. If you change goals often, you change directions. Therefore you may not accomplish the things that are important to you. People who have mapped out their lives and know where they want to go are more apt to be successful than someone who has not given it much thought. Although we cannot control all roadblocks in our lives, we can avoid many of them. Knowing our destination will help us avoid making wrong turns.

TEST BANK:

1. What is a goal?
   (SOMETHING WE REALLY WANT TO ACHIEVE)
2. Why are goals important?
   (GIVE DIRECTION TO OUR LIVES, HELP US IMPROVE AND BECOME BETTER PEOPLE.)
3. Long-term goals are the goals we will reach in 2-8 weeks. T F
4. List a possible obstacle to reaching a long-term goal.
   (TEEN PREGNANCY, LACK OF MONEY, INSUFFICIENT EDUCATION, LACK OF MOTIVATION, DEFICIENT INTELLIGENCE, ETC.)

RESOURCES:

See FHA materials on goal setting for additional information.

"FIRST WE DREAM THE DREAM, AND THEN WE BUILD THE WINGS TO MAKE IT FLY."

-JACK WEYLAND

Option #1 ^^STUDENT
Name ______________________________ Class ____________________

DREAMS DO NOT JUST HAPPEN

If you could have anything you want in life, what would it be? Now come back to earth for a minute and think of a dream you have. Is it a job you would like to have, a relationship you'd like to develop, a character trait you would like to improve? Think of something you are always saying, "I wish I had . . .". Did you know you actually have the power to accomplish almost any dream? Write your dream in the space below:

____

When would you like to have this dream accomplished?
Year __________ Month __________ How old will you be?______

What do you want to gain from this dream? (Why is this a dream of yours?) List specific ideas:
a.
b.
c.
d.

What do you need to begin doing to make this dream come true? (List AT LEAST three specific steps.)
a.
b.
c.
There is always sacrifice associated with reaching dreams.

What do you need to STOP doing to make this dream come true? (List AT LEAST three specific changes.)
a.
b.
c.

What problems might you encounter while trying to reach this dream?
a.
b.
c.

Who could help you or what could you do to overcome these problems?
a.
b.
c.

OPTION #2^^STUDENT

Name ______________________________ Class ____________________

GOAL CONTRACT

This assignment will require you to work with a friend. Most goals are easier to achieve if we have someone to encourage and help us. The friend may be in this class, in your family, or someone older. Your grade will be determined by how well you work together to achieve your goal. The goal must be attainable by the end of the quarter.

I, __________________________________, am going to work on achieving
(name)
my goal with ___________________________.
(name of friend)

My goal is to:

____

____

____

To achieve my goal, I will complete the following objectives:

1. ____

____

____

2. ____

____

____

3. ____

____

____

Signed ____

Witnessed by ____

Date ____

CLASS GOAL

If you feel your class needs more practice at goal setting, adapt this activity or add another activity.

CLASS GOAL ACTIVITY

Step #1: As a class, select a class goal. Examples: keep class grades above a C, the class will make Thanksgiving dinner for an under-privileged family, the class will collect cans from the hall trash containers and recycle them.

Step #2: Formulate a plan to accomplish the class goal. Brainstorm ideas and weed out those that will not work. Compile a list of ideas that will help to achieve the goal.

Step #3: Follow the plan.

Step #4: Once the goal has been accomplished, discuss the outcome with the class.

a. How does achieving a goal make you feel?
b. How could we have done things differently to improve meeting our goal?
c. How do the steps we took to achieve a class goal relate to achieving a personal goal?

UNIT: Self-Awareness **LESSON:** Decision-Making

COMPETENCIES:

1. Describe the decision-making process.
2. Discuss the impact decisions make on the future.

INTRODUCTION:

For most of your life, you have had your decisions made for you (where you will live, where you will go to school, what church you go to, whom you live with, etc.) Now you are at a point in your life where you must decide many things as you look at your future. What do you want to do after graduation: go to college or a technical school, go into a trade or the armed forces? Where will you live: with a family, the college campus, in an apartment, or new town? Because these decisions will have a major impact on your life, it is important to learn how to make a good decision. First, you need a good self-concept because this helps you believe that you can make good choices. Then, you must be able to think your choices through from start to finish. Critical-thinking skills are helpful. **Becoming an adult means learning to make choices that are wise and accepting responsibility for those choices.**

LESSON OPTIONS/SUPPLIES:

OPTION #1
DISCUSSION--Discuss with the class the many elements that influence decisions (family, friends, peers and your own needs and desires). Many decisions involve others' expectations of you and the roles you play. What influence do the following have on your decisions: peer pressure, parental expectations, self image, society's expectations?

OPTION #2
STEPS TO MAKING A DECISION--Walk through a problem as you discuss the transparency. For additional information see the decision making information published by FHA. [Information--"Decision Making", Transparency--"Steps for Making a Decision"]

OPTION #3
DECISION MAKING--Complete the assignment in small groups. [Worksheet--"Decision Making" for each group]

OPTION #4
MY DECISION--Complete the assignment. [Worksheet--"My Decision" for each student]

OPTION #5
DECISION-MAKING ACTIVITY--Have students complete the decision-making activity. [Information--"Decision Making Activity"]

OPTION #6

LIFE--Play the Milton Bradley game of "Life", and use the "Game of Life" worksheet. [Gameboards--LIFE, Milton Bradley Co., Springfield, MA 01101 Copyright, 1985, Worksheet--"Game of Life" for each student]

OPTION #7

PROM NIGHT--Have the class describe a typical prom date. Outline all expenses and the events of the evening. Then do a comparison of how many different things you could do with the same amount of money. Is it a good decision to spend that much money for one night of fun?

SUMMARY:

Life is filled with decisions; some are major and have a large impact on your life, others are minor and only make a little difference. Whatever the outcome of your decision, you should take responsibility for your choice. When you accept responsibility for your choices, you show that you are becoming a mature person.

TEST BANK:

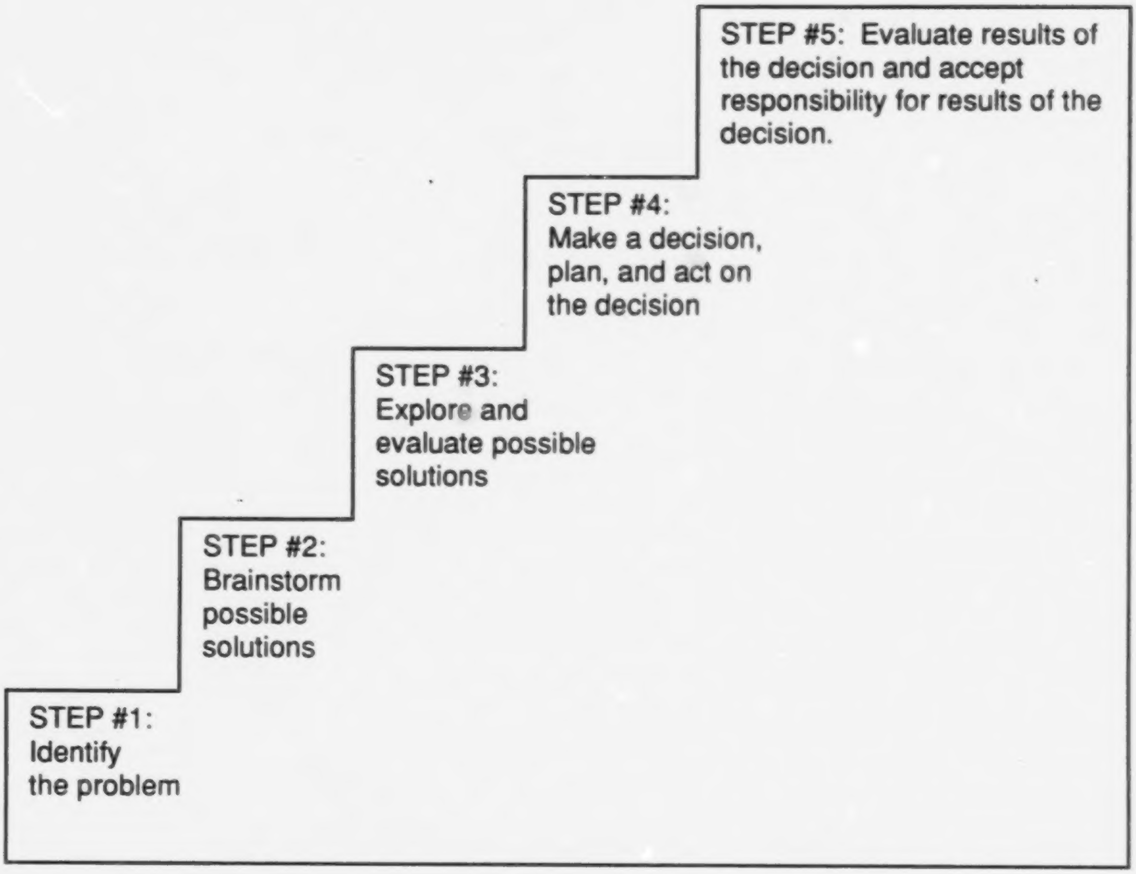
1. Which step(s) of the decision-making process is difficult for you? (OPINION)
2. Which step(s) of the decision-making process is meaningful for you? (OPINION)
3. Name five situations where you would use the decision-making process. (OPINION)
4. List the five steps to making a decision. (1-IDENTIFY THE PROBLEM, 2-BRAINSTORM OPTIONS, 3-EXPLORE AND EVALUATE POSSIBLE SOLUTIONS, 4-MAKE A DECISION, PLAN, AND ACT ON THE DECISION, 5-LOOK AT RESULTS, EVALUATE, AND ACCEPT RESPONSIBILITY FOR THE RESULTS.)

RESOURCES:

The Center for Population Options, 1012 14th Street NW, Suite 1200, Washington, D.C. 2005, 202/347-5700, has excellent decision-making activities.

OPTION #2 - TRANSPARENCY

STEPS TO MAKING A DECISION
(The Problem-Solving Technique)



STEP #5: Evaluate results of the decision and accept responsibility for results of the decision.

STEP #4: Make a decision, plan, and act on the decision

STEP #3: Explore and evaluate possible solutions

STEP #2: Brainstorm possible solutions

STEP #1: Identify the problem

DECISION-MAKING

Using the steps to problem-solving, work through a problem facing the students, such as the one in the following example:

Step #1: Identify the Problem. Write down the problem that needs to be solved. Example: Which college to attend.

Step #2: Brainstorm possible solutions. Write down a list of possible ideas or ways to solve the problem.

Example:
Utah State University
University of Utah
Dixie College
University of California, San Diego

Step #3: Explore and Evaluate. Look at each possibility and write down the pros and cons of each.

Example:

USU	Pros	Cons
U of U	Pros	Cons
DIXIE	Pros	Cons
UCSD	Pros	Cons

(Pros and cons could include: costs, distance from home, friends' choices, program choices, etc.)

Step #4: Make a Decision and Act on It. From your list of choices, select one that seems the best to you.
Decision--Dixie College
Act--Apply for fall, then attend

Step #5 Look at Results of Decision and Evaluate. Then Accept Responsibility for Results.
Went to Dixie. Felt like it was too far from family, will transfer to Utah State University next term.

OPTION#3^^^STUDENT

Name ______________________________ Class ________________

DECISION-MAKING

Read the following situation. Use the problem-solving steps to make a decision.

Situation #1: You need extra spending money. You have found a job at the local "Quick-Stop". The job is Monday to Friday from 3:00-7:00 p.m. You are really excited until you get to school and realize your soccer practice is from 3:00-5:00 p.m. each weekday.

STEP #1: ____

STEP #2:

Option A: ____

PROS: ______________________ CONS: ______________________

Option B: ____

PROS: ______________________ CONS: ______________________

Option C: ____

PROS: ______________________ CONS: ______________________

STEP #3: ____

STEP #4: ____

STEP #5: ____

SITUATION #2: You want a new CD player. You have been saving your money and now have $100.00. You really want a certain model, but it costs $400.00. You wanted a stereo NOW, so you bought a less expensive model. You can not play it very loud because it rattles and squeaks. How can you use the decision-making steps, now?

STEP #1:

STEP #2:

STEP #3:

STEP #4:

STEP #5:

OPTION #4^^STUDENT

Name ______________________________ Class ____________________

MY DECISION

Select a decision you must make or have made recently (it can be a small decision, or a large one). Make a decision using the decision-making steps.

STEP #1: ____

____

____

STEP #1: ____

____

____

STEP #2: ____

____

____

STEP #3: ____

____

____

STEP #4: ____

____

____

STEP #5: ____

____

____

DECISION MAKING ACTIVITY

Divide the class into groups of 4-5 people.
Assign each group one of the following situations:

1. Planning and carrying out a party.
2. Planning, preparing and cleaning up a formal dinner for the prom.
3. Organizing a fund raiser for the spirit or FHA club.
4. Deciding how much to spend and what to give as a gift to a steady boyfriend/girlfriend.
5. Deciding if sex is appropriate before marriage.

Have each group make a plan following the decision-making process.
Have each group share their ideas. Add suggestions from the class.

DISCUSS:

1. Do you think the suggestions were helpful? In what ways?
2. What, if any, changes were made?
3. How can this experience help you in future conflicts or decision-making situations?

OPTION #6^^STUDENT

Name ______________________________ Class ______________

THE GAME OF LIFE

PRE-GAME: Before starting to play "Life" make a prediction of what you would like to accomplish by the end of your "life" in the following areas.

1. Career: (college, job opportunities, etc.)
2. Family: (children, marriage, etc.)
3. Finances:
4. Health:

POST-GAME: What circumstances occurred that changed your original predictions?

1. Career:
2. Family:
3. Finances:
4. Health:

What were your final results in each area?

1. Career:
2. Family:
3. Finances:
4. Health:

UNIT: Wheel of Life **LESSON:** Wheel of Life

COMPETENCIES:

1. Students will research various "real" life topics as if the experience was happening to them.
2. Students will learn about resources that are available in the community.
3. Students will compare costs and value of items used in daily living.
4. Students will evaluate the costs of various living circumstances.
5. Students will compare experiences of other people in different or various situations.

INTRODUCTION:

Have you ever watched the television show "Wheel of Fortune"? Sometimes it doesn't seem fair when a contestant loses all the prizes just by the spin of a wheel. Unfortunately, life is much the same way. We never know from day to day what "fortunes" will befall us. Some fortunes may be negative, some may be positive. This class discusses real life situations that you may confront in the near future. Today we will spin the "Wheel of Life" to see what the next assignment holds in store for you.

LESSON OPTIONS/SUPPLIES:

TEACHER NOTES:
There are several ways in which you can assign the "Wheel of Life" reports:

1. Assign reports to individuals or to pairs of students.
2. Assign the reports to the students the first week of the class. Have students give their reports when that subject is discussed.
3. Use the reports as a summary at the end of the class, as a review.

There are many report topics provided. Select the topics that correlate with your scope and sequence. Use these reports to help the students learn basic, practical information they will be dealing with in life. It seems to be more meaningful to students if you let them present their information at the beginning of the discussion of each topic. That way you do not "steal their thunder". You can then review the good points of their reports, and fill in the missing pieces as you continue in your presentation. Since students don't know the exact day of their report, they must be prepared so they can do their presentation in a day's notice. When the students are given the assignment they should be told exactly what is expected--that it will take more than one day to complete and must be done well if they expect to earn a good grade on the report.

Prepare a wheel like the one you see on "The Wheel of Fortune" with as many sections as you wish. Tape the actual assignment on the wheel, or simply have the assignments ready to hand to the student (assignments must be numbered prior to spinning the wheel). Let the student come up and spin the "Wheel of Life". When the spinner stops on a number have the student read the corresponding assignment. (If an assignment has already been taken, they may spin until they get one that has not been taken. The sequence of the reports should be mixed up to keep things exciting. Give each student his/her assignment and an evaluation sheet explaining the assignment. Any reports that are not drawn from the wheel will be taught by the teacher.

(If you do not have a "wheel", simply cut the assignments out, fold in half and place them in a hat, then have each student make a selection.)

RESOURCES:

Although the students may want to use the teacher's file, the primary purpose of this report is to have the students go out into the community and find out what is available to help people dealing with the situations with which they have been assigned to report.

OPTION #1^^^STUDENT ASSIGNMENTS

WHEEL OF LIFE SITUATIONS

#1--HONEYMOON PLANS--Congratulations!!! You are engaged to get married. As a couple you have decided to take a honeymoon. You have pooled your money and have $500.00. Because your intended spouse is working and going to school, as well as helping with the wedding plans, you are in charge of planning the honeymoon. Think of the activities you and your future spouse like and dislike, then plan a honeymoon that you will both enjoy.

#2--MOVING OUT--You are a junior in college. Your parents have been supporting you, but you feel it is time to "get out on your own". Tell the class about finding an apartment. What items will you will need to furnish an apartment. What emotional impact will the move will have on you and your parents?

#3--SETTING UP HOUSEKEEPING--Congratulations!!! You are engaged to be married. You and your intended spouse have found a wonderful little apartment. Your best friend gave you a wedding shower at which you received the following items:

1 case of fruit cocktail
1 set of sheets
4 sets of dish towels
1 pizza pan complete with crust mix and tomato sauce
1 cooler (ice chest)
1 box of kitchen staples (salt, baking powder, soda, cinnamon, and sugar)
1 set of mixing bowls
1 set of four glasses

When compiling the items you have already accumulated individually, the lists includes a stereo, a car, and a mountain bike. Identify the remaining items needed to set up housekeeping.

#4--EATING DISORDERS--You have been trying to lose weight for some time but have not been successful. You think you are going fine until you read an article from a magazine that talks about anorexic and bulimic behavior. You realize that you are participating in several of the identified behaviors and you become nervous. What help is available for people with eating disorders and how difficult is it to get into a treatment program? What constitutes the need for treatment and who should make that decision? What costs are involved? What will your insurance cover and what other financial assistance is available? What is the prognosis for those who do not receive treatment as well as for those who do receive treatment? How common is this problem?

#5--SUICIDAL FRIEND--You have a good friend who has been having severe problems. One night your friend confides that he/she is thinking about suicide and considers it a way out of the trouble he/she is having. What are your obligations to your friend? What type of help is available and where will you go to get it? Who will you tell first? How do you feel about having told this secret? How serious should you take such a conversation? How can you help your friend through this difficult times?

#6--MARRIAGE OF DIFFERENT RACE OR CULTURAL BACKGROUND--You have been dating someone who is of a different race or cultural background than you. You have discussed marriage on several occasions. Your parents have expressed great concern over such a marriage but as of yet have not totally rejected the idea. You cannot really talk to your parents because you are not sure you want them to know that you share some of their concerns. Although you have strong feelings for this person you wonder what complications you might face in such a marriage. Talk to several people who have this type of marriage and share the experiences they have had with the class. What were the biggest cultural differences and how did they deal with them? What kinds of problems, if any, did if create for their families? If they have children, what complications, if any, did it create for them?

#7--RECEPTION OR NOT, THAT IS THE QUESTION--You are getting married in three months and you have just finished discussing your wedding plans with your parents and your future in-laws. Your parents are willing to spend $1000.00 for a reception. Your spouse's parents will do the same. That means that the two of you will need an additional thousand dollars if you have the reception you had planned. During the discussion, the idea of not having a reception was mentioned several times. Your parents agreed to the idea, but your future in-laws were opposed. What will you do? How would you spend the $3,000.00 if you did not have a reception? Evaluate all of your options and discuss them with the class.

#8--MOVING IN WITH PARENTS--For reasons of your own, you and your spouse have decided to move in with your parents. You are concerned about its effect on relationships and finances. You decide to talk to some people who have had this experience. Tell the class what you discovered from at least four different situations. You should talk to people from both sides of the issue, those who moved in with their parents and those who had children move in with them.

#9--MARRIAGES OF DIFFERENT RELIGIONS--You and your steady belong to different religions. You can feel the relationship getting serious and you are concerned about the effect that different religions have in a marriage relationship. You have decided to talk to other couples that you know who have dealt with this situation to prepare yourself for problems that may arise. You have also decided to speak to religious leaders to see what they perceive to be the major problems. To get a less biased opinion, talk to a local marriage counselor. Tell the class your discoveries. (Talk to people from at least four different situations and leaders of at least three different religions.)

#10--GETTING TO KNOW YOUR FIANCEE--You are engaged and excited about your upcoming marriage. However, you have recently noticed some habits of your intended spouse that cause you to be mildly concerned about how well you will get along after marriage. You are certain that the two of you will live happily ever after, but you decide to do a little investigating anyway. Tell the class what you learned about marriage adjustments after talking to at least four couples, two who have been recently married.

#11--MARRIAGE COUNSELING--You and your spouse are experiencing marital difficulties. You have tried for months to resolve the problems but the situation seems to be getting worse. You have decided that it is time to see a marriage counselor. What steps would you take to locate a reputable counselor that will be suitable for your problem and your marriage? What are the costs involved? Are there reduced rates or payment plans for low-income families? Approximately how long do most couples attend counseling? What is the success rate of marriage counseling? Talk to friends or other people that have resolved problems with a counselor (a minimum of two couples) and ask them how they felt about their experience. Would they recommend it to other troubled couples? How has their marriage changed? Has it affected other areas of their lives?

#12--COST OF HAVING A BABY--You or your wife just came home from the doctor with the news that you are going to have a baby. You are both excited, but a little overwhelmed by all the expenses. You have created a list with prices of medical expenses and other items you will need to care for the baby. Share the list with the class.

#13--TEEN PARENTS--You or your girlfriend are expecting a baby. You are both teenagers. Tell us how you told your parents. What was their reaction? Investigate the costs (financial and emotional) of having this baby. Share the information you have gathered with the class. Will you keep the baby or not? How did you come to this conclusion?

#14--ADOPTING A BABY--You have been married for eight years and have been trying to conceive for the past five years. Test results indicate that your chances of conceiving a child are very slim. You and your spouse have decided to adopt a child. Tell us the things you must do to qualify as adoptive parents and what obligations you will have after you receive your baby.

#15--HOME BIRTH OR HOSPITAL BIRTH--You are expecting the birth of your first baby in four months. You have a friend who had her baby at home. You are now contemplating the idea. Investigate this option thoroughly. Tell the class what you discover after conferring with a medical doctor, a midwife, a delivery room nurse, a couple who have had their babies born at home, and a couple who have had their babies born in a hospital. Be sure to include the risks as well as the benefits of each. What decision did you and your spouse make after considering all the information you received?

#16--BIRTH OF A PREMATURE BABY WITH COMPLICATIONS--You or your wife have just given birth to a premature baby and the doctor tells you that your child has several complications and possibly some birth defects. Gather information on birth defects or complications and what kind of help you are eligible for and where you could obtain it.

#17--PREGNANCY OVER 40--You postponed marriage until you were a little older than average. You feel good about having completed your education and you love your job. You and your spouse have good salaries and a very comfortable lifestyle. You have only been married a short time and you have adjusted well to this point. You both want children and have discussed getting pregnant, but you are both over forty and are concerned about the complications that might be encountered. Investigate information dealing with this problem and share the information with the class. What risks are involved for both the mother and the baby? What additional precautions must be taken during the pregnancy? What is the projected outcome of the pregnancy? Will there be any lifestyle changes required of you due to pregnancy this late in life?

#18--WORKING MOM VERSUS STAY-AT-HOME MOM--You are happily married and you or your wife is about to have a baby. You have been working for about 1 1/2 years in your present job and you really like what you do. Your spouse also has a good job. As the due date approaches, you both become more and more concerned with the decision of whether the mother should go back to work or start a new career as a stay-at-home mom. Share the process of your decision with the class. What considerations did you and your spouse discuss? What will this mean to your family financially? What options are available for you to work part-time or have an early or late shift? How does your spouse feel about the situation? Will you both be willing to do chores around the house and care for the baby if the mom returns to work? What percentage of other women in your area return to work after having a baby? Talk to at least four other women who have had to make this decision, two who have decided to stay home and two who have decided to return to work. Share their feelings with the class. How supportive will both of your parents be of your decision? Is the support of the baby's grandparents important?

#19--QUALITY CHILD CARE--You and your spouse are about to have another baby. You already have a five-year-old and a three-year-old. Both of you work and the two of you have decided that you will return to work full time after the baby is born. Your present caregiver will not continue caring for your children, so you are looking for suitable child care. You will need full time care for your new baby and your three-year-old, but only half day care for your five-year-old who will be attending kindergarten. Investigate at least four different child care settings and share the information that you gather with the class. Visit the actual setting of at least two child care facilities. What regulations does the state make for child care centers and what alternatives are available? Compare the following items: number and age of children present, number of caregivers, years of experience, appropriateness of atmosphere (toys available, pets present, cleanliness, attitude toward caring for children), cost, obligations the parents must meet, and any other items that might concern you. Select the setting you would prefer for your child and tell us why you and your spouse have chosen this particular site. How difficult is it to find quality care for your child?

#20--FATHERING--You or your husband are about to become a new father. It has been very interesting to talk to other fathers about their experiences and feelings. Share with the class what you have found and what kind of father you plan to be, or would like your husband to be. (Speak to someone who has recently had his first child, a young father who has had several children, and one who is a little older and has had several children.)

#21--MOTHERHOOD--You or your wife are about to become new parents and you have found it very interesting to talk to other mothers about their experience and feelings. Share with the class what you have found and what kind of mother you plan to be, or what kind of mother you would like your wife to be. (Speak to someone who has recently had her first child, one who has had several children, and one who is a little older and has had several children.)

#22--CHILD ABUSE--SOCIAL WORKER--You are a social worker and you specialize in child abuse. Tell us about the different kinds of abuse (neglect, emotional, physical, sexual). Include the present local statistics, where people can receive help, and what laws govern such crimes.

#23--CHILD ABUSE--WITNESS #1--You are in a parking lot at the local supermarket and just as you are about to get out of the car you witness a mother beating her three-year-old child. You step out of the car hoping the attack will stop, but instead, the mother begins hitting the child in the head. What will you do? What legal obligations do you have? If you choose to report the incident, how would you do so and what long-term obligations would you have to the case?

#24--CHILD NEGLECT--NEIGHBOR WITNESS--You live in a small community and people move in and out frequently. A new family has moved in next door. The couple have four children ranging from six months to six-years- old. The family appears to be struggling for money and both parents work odd hours. At first you notice that the children appear to be left unattended frequently. This bothers you but you decide to keep your nose out of other's business. Later your child brings home the six-year-old to play and you see signs of possible neglect. This heightens your curiosity and awareness. As the summer season approaches and you find yourself outside more often, you see that the children are rarely supervised by adults and are always begging the neighbors for food, or asking for various types of help. There is generally a lot of crying, unhappiness and total disarray at their home. You speak with the neighbor living on the other side of these people, but as soon as you bring up the possibility of abuse, he/she become very nervous and quickly changes the subject. What will you do? What legal obligations do you have? If you choose to report the incident how would you do so and what long-term obligations would you have to the case?

#25--HANDICAPPED CHILD--You or your wife just gave birth to a handicapped child. Tell us all you can about the cause, symptoms, care, and where you might go for help.

#26--MULTIPLE BIRTHS--You or your wife are pregnant and you have been told that you will have more than one baby. Tell the class how this was diagnosed, how many babies there are, what the percentages are of you having healthy babies, what financial impact this will have on you and your spouse, and what emotional impact this will have on you, your spouse and the other children you already have.

#27--ADOPTION OF A DISADVANTAGED CHILD--You and your spouse have decided to adopt a baby. This will not be an average adoption. You have decided to bring a disadvantaged child into your warm and loving home. You are not quite sure if you will adopt a handicapped child or a child of a different race. Do some investigating and tell the class what you find. What are the costs and qualifications to make such an adoption? What risks of losing the child or of having difficulty with this child do you face? What channels will you have to follow in order to get this child? What impact will this have on the children that you already have? Interview some parents that have been through the same kind of adoption and tell the class their feelings and experiences.

#28--FOSTER CARE--You are a social worker and you deal with foster home cases. Tell the class how and why children are placed in foster homes, how and why people become foster parents, what financial assistance do they receive and what financial responsibilities do they bear? Share with the class some of your cases and how these people feel about being foster parents. Also, tell us how the kids feel about being placed in foster care and what their future will most likely be. Talk to foster parents and children and share their feelings with the class. Share statistics on foster care children, and how successful they are in life.

#29--GETTING A HOME LOAN--You and your spouse have decided to build or buy a new home. The home you have decided upon will cost approximately $80,000. Tell the class how to qualify for a loan, the types of loans available, and all the costs involved (including closing costs). Tell us who you spoke to and what the process will be of getting this loan. Compute the total cost you will have paid at the end of a fifteen year loan and a thirty year loan.

#30--PURCHASING A HOME--You and your spouse have decided to purchase a new home. You have discussed this with your children and have a list of wants and a list of needs. As you consider your resources, some items on the lists must be eliminated or altered. Tell us about this process and share your final list and profile of the house you want. Now go shopping for this home and report what you find. What types of homes are available and at what cost? Where were these homes located and was the location satisfactory? How did the location affect the price of the home? What other factors came into play? Finally, share with the class your decision and the home you have decided to buy.

#31--BUILDING A HOME--You and your spouse have looked for a home to buy, but cannot find one that meets your needs. You have decided to build a home. Interview someone who has been through this process and share with the class the experiences they have had. How did it affect them financially? What emotional impact did it have on them individually and as a couple? Now continue to go through the process of building your home. Tell us about the selection and purchase of a lot, the selection and purchase of house plans, the selection of a contractor and what the contractor will do for you. Tell if you have decided to use an interior designer and, if so, what this person will do for you. Tell us what types of interior and exterior finishes you have decided on and how you agreed on these selections. Who was in charge of the building process? Who did the contractor speak to when a question or concern was discussed?

#32--FURNISHING A HOME--You have just purchased or built a new home and you are in need of some furnishings. Tell us how you will furnish your home which includes two bedrooms, 1 bathroom, a kitchen, dining room, formal living room, and a family room. Did you use an interior designer? If so, what did this person do for you and how much did it cost? As a family, how did you decide on the furnishings? Explain all costs in detail.

#33--FOOD FOR A MONTH--You and your spouse have four children. A six-month-old, a three-year-old, a seven-year- old and a twelve-year-old. Tell us all the details of planning meals and shopping for your family for one month. Please detail all costs.

#34--CONSUMER RIP-OFF--You are a consumer who purchased a car that turned out to be a "lemon". You are furious and want some avenue of recourse. What can you do? What agencies are available to help you? Where can you look for assistance? What legal options do you have and what is the cost of legal assistance? Can you get your money back?

#35--CAR INSURANCE--You have an old car that your grandparents have given to you. You've decided that you are ready to buy something with a little more class. By working part-time you have saved a fair amount of money and are looking into the purchase of a well-known sports car. Tell the class what the cost of insurance was on your old clunker and what it will be on your new sports car. What different options must you decide on and what costs are associated with them? What discounted rates are available for non-smokers, good students, etc.?

#36--HOME OWNERS INSURANCE--You have just purchased an $80,000.00 home and are looking at homeowner's insurance. Look at a minimum of two insurance companies. Tell the class what different options are available and what types of insurance you might choose. What are the costs and what benefits are available? How will the actual payment be made? What would it cost to add flood insurance or earthquake insurance?

#37--LIFE INSURANCE--You and your spouse have decided that it is is time to get some life insurance. You are both employed full time and have four children. You have a lovely $80,000 home and two cars. Speak to a broker from at least two companies and detail all the benefits and costs involved.

#38--FAMILY VACATION--You and your family of four children have decided to take a vacation. Your children range in age from three to fifteen. Plan a vacation that you can all enjoy. Tell the class about your plans, how you decided where you will be going and why. Include how you will finance this trip.

#39--MERRY CHRISTMAS--It's Christmas!!! You are a parent of four children. You have a six-month-old, a three- year-old, a seven-year-old and a fifteen-year-old. Plan Christmas for your family and don't forget Mom and Dad. Tell the class the items each person will give and receive as well as any traditions you might practice. Detail all the costs involved.

#40--ABUSIVE SPOUSE--When you married your husband, he seemed like such a gentle person. He was always so fun loving and concerned about you. Now Dr. Jeckyll has turned into Mr. Hyde and he is physically abusing you. You are afraid for your life, but don't dare leave him because he's threatened to kill you if you try. You confide in a friend and decide its time to get help. What services are available to help you? How can you get away without him finding you? Legally, what can you do to get him in jail and/or protect yourself? What laws govern this behavior and what punishment is possible or likely? What type of evidence or proof must you have before legal action can be taken? Can you ever trust men again? Talk to other people who have been through a similar situation and share what you have discovered. How did they go about leading a normal life after such an ordeal?

#41--DRUG DEPENDENT CHILD--Your child is in junior high school and you have just discovered that he is drug dependent. Tell us how you determined what signs a parent might observe in a drug dependent child. What services are available to help your son/daughter? What services are available for you to help you cope with the situation? Contact at least three rehabilitation centers and share the costs and benefits of each. What costs will your insurance cover? Tell us which center you choose for your child and why. What will your role in rehabilitation be and how can you help? What is the prognosis for staying drug free? How can you help your other children deal with the situation and prevent them from having the same problem?

#42--ALCOHOLIC OR DRUG DEPENDENT SPOUSE--You have recently discovered that your spouse is an alcoholic (or drug dependent). You want to try to help your loved one. What services are available to help you cope with the situation? What services are available to help your spouse? Contact at least three rehabilitation centers and share the costs and benefits of each. What process must you go through before your spouse is willing to go for treatment? What costs will your insurance cover? Tell the class which center you and your spouse choose and why. What will your role in rehabilitation be and how can you be of help? What is the prognosis for your spouse to stay clean? How can you help your children deal with the situation and prevent them from having the same problem?

#43--ECONOMICS OF DIVORCE--You and your spouse have decided to terminate your marriage. Tell the class the legal procedures and costs from the beginning until the divorce is final. Who will have custody of the children? How will properties be divided? How will all debts be divided and handled? Will alimony or child support be paid and in what amount? How will belongings that were purchased before the marriage or inheritances be handled? How were these decisions made?

#44--DIVORCE--THE SOCIAL IMPACT--You and your spouse are discussing getting a divorce. Visit with five males and five females who have been through this process and tell us about the social ramifications of such a decision. Tell us how they finally decided to divorce. Describe each family situation at the time of the divorce (number and age of children, age of husband, age of wife, job titles and approximate income, what problems caused the break-up). Who received custody of the children in each situation and how do they feel about that? What type of visitations are involved and how do they feel about it? Did they find the separation to be difficult and in what ways? How did friends and family members react to the divorce? What are the major problems and concerns facing people who are divorced?

#45--BANKRUPTCY--You and your spouse have been experiencing financial difficulties for some time and it has now become apparent that you cannot pay your debts. You are considering filing for bankruptcy. What legal procedures must you follow? Will you need an attorney and, if so, what will the costs be? What exactly happens to all of your debts? What will this do to your credit rating and your ability to make large purchases such as a home in the future? What social and psychological problems is this likely to cause for you and your family, including your children? What other alternative might you have? What would happen if you were on the other side of the bankruptcy (the people who owe you money took out bankruptcy)?

#46--CHILDREN IN NEED OF COUNSELING--You and your spouse have been concerned about one of your children for some time now. You don't seem to be able to communicate with him and you are very concerned. One of the counselors at school has recommended that you seek professional help for your son and you are looking into counseling. You have some reservations and so you discuss this with two or three other parents who have taken their children for counseling. Tell the class how they felt about the help their child received. Also explain what costs are involved and what types of financial assistance is available. What will your insurance cover? Now begin looking for a counselor you might select. How will you decide which counselor is best for your child?

#47--DEATH OF A CHILD--One of your children has died. Share the psychological impact on you, your spouse, and your other children as well as the extended family. What kind of help might you get for your family through this type of crisis? What costs are involved in the burial? Are any other bills incurred? Talk to at least three families that have been through this same crisis and share their experiences with the class. (Please be sensitive to the feelings of the families who have lost a loved one and don't interview them if the death was recent.) What can you do to help other people who are going through this type of crisis?

#48--SEEKING COUNSELING FOR YOURSELF--You are experiencing some very difficult times in your own life and find yourself reacting to your spouse and children in very inappropriate ways. You were never like this in the past and you feel less and less in control all the time. You have friends who have sought counseling before and you think it might help you. How will you find a good, qualified psychiatrist? What are the costs involved and how much will your insurance cover? What other financial assistance is available? Talk to at least four people who have received counseling in the past and tell the class how they felt about the care they received. Talk to at least three psychiatrists and share with the class their specialties and what assistance they can give people. What are common reasons people need counseling?

#49--BREAD WINNER LOSES JOB--Your spouse is the primary bread winner in your home and he/she has just lost his/her job. Your spouse is the primary bread winner in your home and he/she has just lost his/her job. Tell the class what types of assistance are available to get your family through this tragedy until you can find other employment. What assistance is available to help your spouse get another job? What will this mean in regard to all present debts and which lenders will be willing to work with you until you can gain employment? Talk to at least three families that have been through this and share their experiences with the class.

#50--DISABLED SPOUSE--Your spouse is permanently disabled. Tell the class what psychological and financial ramifications come with such a crisis. Talk to other people who have been through this ordeal and share their stories with the class. What assistance is available to families going through such a crisis?

#51--DEATH OF A SPOUSE--Your spouse has died and you are left with three children to support. Share with the class the impact this crisis has had on you and your children psychologically and how you dealt with it. What problems will this present financially and what assistance is available? What types of jobs will you quality for and will this employment pay enough to support your family? Will you consider remarriage at some point and how will your children feel about that? If and when you decide to get back into the dating scene, how will you go about doing that? Talk to at least three people whose spouses have died and share their stories with the class. (Be sensitive and do not interview those who have recently dealt with this issue.)

#52--RETIREMENT--"THE GOLDEN YEARS"--You and your spouse have both retired. You have always looked forward to these "golden" years and now they are here. Tell us what you plan to do with your time. What hobbies, vacations, or other activities will you participate in? How secure are your finances? What types of savings plans did you participate in to assist you in your retired years? What health concerns might you need to consider when making travel plans or engaging in activities? Talk to at least three retired couples and share their lifestyle and advice with the class.

#53--ELDERLY PARENT MOVES IN--Your mother is getting older and she is unable to care for herself. You have considered putting her into a nursing home, but neither you nor your mother are comfortable with the idea. You have decided to move her into your home so you can care for her. Talk to at least three families who have experienced this and share their experience with the class. How did the spouse feel about the decision? What will the financial implications be and is there any assistance available? If both husband and wife work, who will care for the mother while they are gone? What assistance is available for this? How do the children who are still at home feel about this arrangement? What problems might such an arrangement cause a family?

#54--ELDERLY PARENT IN A NURSING HOME--Your father is getting older and is unable to care for himself. You have discussed this with your spouse and your brothers and sisters and feel it is best to place him in a nursing home. What homes are available and what costs are involved? What arrangements can be made or what assistance is available to cover these costs? What type of care will your father receive and what types of visitation and activities will be provided? Talk to at least three families who have been through this and share their experiences. What emotions did they have to deal with? How did they work out the financial aspects? How did the elderly parent feel about the arrangement? How do they feel about the situation now?

#55--DRESS FOR THE WORKPLACE--You are preparing for your first job. How should you dress for an interview? How should you dress once you obtain the job? Do some research on how clothing affects your chances of getting a job and how it affects your effectiveness on the job. What items and information should you take with you to the interview?

OPTION #1^^STUDENT

Name ______________________________ Class ____________________

WHEEL OF LIFE EVALUATION

ITEM	POINTS POSSIBLE	POINTS EARNED
COVERING SUBJECT COMPLETELY	50	
ORGANIZATION	15	
DELIVERY	15	
HANDOUT OR VISUALS	10	
SUMMARY	10	

***** HINTS FOR "WHEEL OF LIFE REPORT *****

Be certain that you have covered all the requirements listed on your "fortune". Read your fortune often to see that you haven't forgotten or skipped any details.

Use any medium that is available to you and is appropriate to your fortune (video, transparencies, handouts, posters, pictures, pamphlets, etc.). **YOUR TEACHER MUST PREVIEW ALL OF THE ABOVE BEFORE YOU SHARE THEM WITH THE CLASS!**

Be sure to check community resources and contact agencies for specific information or handouts. Many organizations have handouts that are prepared for informational purposes.

Use real life experiences whenever possible. A true story is most interesting.

Be certain to respect the privacy of others. Tell them specifically how you plan to use the information you are asking them to share and ask their permission. If they decline, accept their decision gracefully and assure them that you respect that decision. In no way should you ever use information that would hurt or offend anyone.

Be creative and original in the way you share your information with the class. Put a new twist on the method of presentation you use.

GOOD LUCK!!!

Adult Roles & Responsibilities

Dating

INTRODUCTION TO DATING

This unit on dating is one the students are sure to enjoy. There are very few high school students not interested in this process--whether they are actively or passively involved.

A fun introduction to this unit is the song "I've Got A Date" by the Forrester Sisters. This song talks about the feelings associated with dating a new person. After listening to the song, discuss with the class how their first dates were, or how they hope they will be. Be certain to include how the young men feel. Do they change their outfit fifteen times? Are they nervous? Who asked who for the date, etc.?

UNIT: Dating **LESSON:** Stages of Dating

COMPETENCIES:

1. Identify purposes of dating.
2. Evaluate various stages of dating.

INTRODUCTION:

Dating has been going on in our society for many years. While our method of dating may not always be easy, it is a reasonably good method and works well to help individuals meet and associate with potential marriage partners. In order to use it correctly, we must first understand it.

LESSON OPTIONS/SUPPLIES:

OPTION #1
UPS AND DOWNS OF DATING--Introduce dating basics to the class with the lecture. [Information--"Ups and Downs of Dating", Transparency--"Purposes of Dating"]

OPTION #2
STAGES OF DATING--Present the lecture and discuss the coordinating case studies. [Information--"Stages of Dating"]

OPTION #3
DATING GRAFFITI--Have large pieces of paper hanging on the wall with unfinished sentences about dating. Have students finish the sentences with their personal "graffiti". Some examples: "My first date was. . .", "My dream date would be. . .", "My most memorable date was . . .", "I think dating should be . . .", etc.

SUMMARY:

Although dating is considered to be a fun activity for most teens, it is really serious work that leads to the very serious mate selection process.

TEST BANK:

1. Identify the three purposes of dating, as defined in class
   (SOCIALIZATION, RECREATION, AND MATE SELECTION.)
2. Identify the three stages of dating and give an example of the actions of a person in each stage.
   (STAGE 1--GUSHY. TRY TO DO EVERYTHING TO PLEASE EACH OTHER.
   STAGE 2--PLAYING GAMES. DO THINGS TO TEST THEIR LOVE.
   STAGE 3--GOAL DIRECTED. LOVE EACH OTHER BUT ENCOURAGE PERSONAL ENRICHMENT ACTIVITIES.)
3. It is easy for a person to identify which stage of dating they are in. T F

4. Matching (may use each number more than once, if needed).

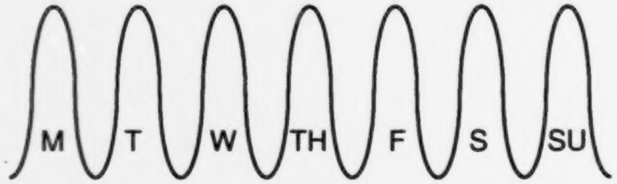
1. Stage #1 of dating 2. Stage #2 of dating 3. Stage #3 of dating

__(2)_ a. possessive
__(1)_ b. always talking
__(2)_ c. jealous
__(3)_ d. how well the in-laws get along
__(1)_ e. both on your best behavior
__(2)_ f. power struggle
__(1)_ g. swollen lips
__(2)_ h. swollen eyes

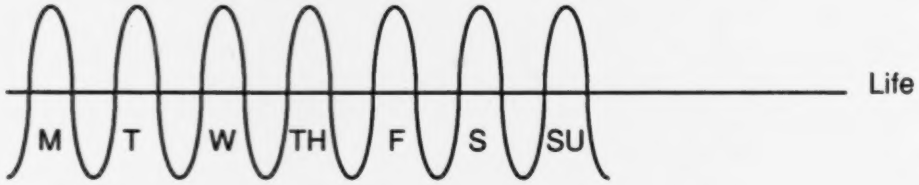
RESOURCES:

"First Date as Seen by Connie and Jerry", Granite Curriculum.

UPS AND DOWNS OF DATING



This drawing represents life. Everyone's life is full of ups and downs, pleasant and unpleasant. If we were to draw a line representing life, it would be a straight line running through the center or the average of your ups and downs. (Draw a line through the center, so it looks like this:)

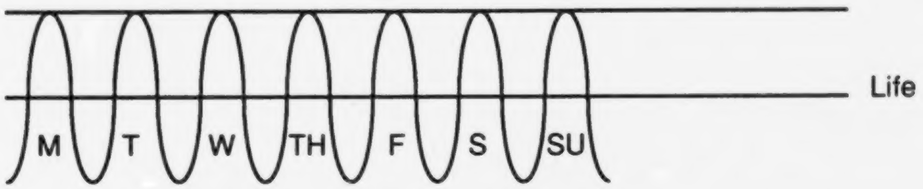


This drawing represents life. Everyone's life is full of ups and downs, pleasant and unpleasant. If we were to draw a line representing life, it would be a straight line running through the center or the average of your ups and downs. (Draw a line through the center, so it looks like this:)

The fun things we do, and the things that we enjoy doing are represented by the high points above the "Life" line. Unfortunately, life is not always fun and games. The line comes back down and drops below the "Life" line when we take care of our less desirable tasks, such as homework or cleaning our rooms.

Have you ever wondered why dating is so much fun? Stop and think about where you are on this chart when you date. Aren't the majority of your dates fun and exciting? You drive in a clean, nice car; you go somewhere exciting; you are with someone who has spent hours making him/herself look spectacular; and you have the undivided attention of an admirer. It just does not get any better. So where are you on this chart?

(Draw a line along the peaks of each day to look like this:)

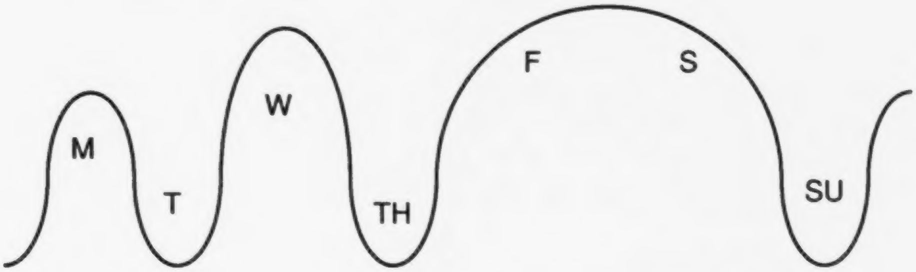


When you come home to the heap of clothes strewn on your bedroom floor, the unmade bed and the incomplete homework assignment, you experience a "let-down" or a low point on the chart. This makes the date seem all the better.

Every time you go out with this person and have yet another equally terrific time, you are on an "up". What are you beginning to think of this person? Why do you begin to feel a desire to be with this person more frequently? (Because you are "up" when you are with them.)

Let's say that on Monday you go to a concert with this person. Tuesday you just stay home and clean your room. Wednesday you go out again, this time to see a movie. Thursday you are home again, this time babysitting younger brothers and sisters. Friday is a date to the football game and out for a hamburger. Saturday you go out again to a nice restaurant and a swing in the park. Sunday is spent with your family. Your week looks something like this.

(Draw as you go. It will look sort of like this:)



Why do you like being with this person? (You always do something fun.) How does this dating situation deviate from real life? (It is always up and never down.)

Once upon a time there was an average girl named Susie and an average guy named John . They led basically average lives. One day, average John took average Susie out on an above-average date. John borrowed his friend's Corvette and spent hours washing and waxing the car. He bought new, above-average clothes to wear and spent a lot of time looking great for this date. He had saved money for three months and was determined to show Susie what a guy with class is all about.

Average Susie was not to be outdone. She spent countless hours shopping for the perfect outfit. She had her hair, make-up and fingernails all done professionally. She looked stunning.

Everything was perfect for the date. They ate at the finest restaurant possible and had the time of their lives. That night, Susie and John decided that they were truly in love. Do you think Susie and John are truly in love? Could they instead be in love with what they do together?

This scenario takes place over and over again in our society. The pleasure derived from dating, or always being "up", is often mistaken for love. Couples need to realistically ask themselves "Are you in love with the person you are with or are you in love with what you do when you are with that person?" Average Susie and average John were actually in love with the above-average things they were doing when they were together.

Look again at our chart of life's ups and downs. Almost all activities that make up dating can be put into one of two categories "romance" and "recreation". Time spent in dating is mostly "up", but life is a combination of ups and downs. Where do you think marriage would fall? Many couples get married, expecting it to be an extension of dating, or think they will always feel up. When they begin to experience downs they become disillusioned with marriage and with their marriage partner.

Marriage is not an extension of dating, but rather an extension of life. It is full of ups and downs. Couples who want to know if they are really in love need to experience time together in the down part of life. Maybe a more realistic date would be to do dishes together, clean a garage, do laundry, weed a garden, etc.

After a date, when you have had a perfect time and you are feeling starry-eyed, ask yourself if you could have had this much fun doing the same thing, but with someone else. Many times, if you are truthful, the answer will be yes.

Sometimes a couple will feel that they are in love when actually they are in love with hugging and kissing. If average Susie is starving for affection and average John gives her plenty of hugs and kisses, she may think that she is in love with John when in reality she is in love with hugging and kissing John.

The humorist, Sam Levenson, once said, "Love at first sight is easy to understand. It is when two people have been looking at each other for so many years that it becomes a miracle".

Whenever John goes out with Susie he thinks to himself, "Whenever I am with Susie I have such a nice time I must really be in love with her. Why then, doesn't John also say to himself, "You know whenever I go out with my friends, we eat and laugh. I have such a good time that I must really be in love with them.

PURPOSES OF DATING

SOCIALIZATION:

to develop appropriate
social skills, to practice getting along with
others in different settings.

RECREATION:

to have fun and enjoy the
companionship of others, and to try new
and different activities.

MATE SELECTION:

to see others in many
different settings, to compare the
personality and characteristics of many
people.

STAGES OF DATING

(NOTE: These case studies are dramatizations, so do not be afraid to ham it up.)

Stage 1: Gushy

Stage 1 couples are often heard to say, "We have so many things in common." "But no one has ever felt quite like this before." They try to do everything to please each other: to always be on time, to laugh at all jokes, never to disagree, to write the other person's name all over everything. They always put on a front, or try to be something they really are not. Everything is artificial. Both are on their best behavior.

Typical gushy characteristics:

Artificial--both on best behavior
Same likes: music, cars, people, food
Non-critical
Conversation is small talk with no lulls in conversation
Need to be physically touching (holding hands)
Writes the name of the object of their affection all over everything
Names have a special ring--say it over and over again
Dating relationships are usually brief (date once or twice)
Boys want to know what girls like and expect and vice versa
How to express appreciation or say goodnight
Whether to express affection or not
Prefer group association to being alone
Everything is funny
Co-equals (where to eat, you decide, No, you decide, etc.)
Never late for a date
Lots of kissing
Constantly telling each other, "I love you".
Lots of talking to each other on the phone
Attend ready-made entertainment (movies, dance, etc.)

CASE STUDY--"First Date"

He washes and vacuums the car, something his parents have been trying to get him to do for years. He buys gum, breath mints, and a spray bottle of breath freshener. He begins to get ready for his 7:30 date at 3:30, then paces around the house until 7:00 getting sweaty. He leaves his house at 7:00 sharp, even though she lives only two blocks away. He drives around the block a few hundred times and then pulls into her driveway at exactly 7:30. He gets out of his car and looks up to see six little faces pressed against the window to see if it is really big sister's date.

She begins getting ready at 3:00. At 3:45 she showers again because her hair did not go the way she wanted it to. She is the oldest of seven children, and threatens to spank her six year old brother because he is teasing her about her date. Her parents do not care about the teasing because they are too busy getting the film into the camera for the big moment.

They get in the car and the date has officially begun. It is silent. They both get nervous because they forgot to plan what they would say in the car. They talk about school. They find out they both like the same classes. They talk about hobbies. They find out they both like to ski. They talk about their families. They find out they both like kids. He says, "What would you like to do?" She says, "I do not care." He says, "Well, I thought maybe we could see a movie. Which one would you like to see?" She says, "I do not care." They get to the theater. He is a big spender. He orders a large container of popcorn and a Coke. She orders a Diet Pepsi. The movie begins and they both relax because now they do not have to think of anything to say. After the movies they talk and find out they both like the same actors and actresses. He says, "Would you like to go for pizza?" She says, "I do not care." They get to the pizza house and he orders Canadian bacon and pineapple. She cannot believe it because that is her favorite kind of pizza too.

By the end of the date they are sure they are right for each other because NO ONE HAS EVER FELT QUITE LIKE THIS BEFORE.

Then Stage 1 couples date steadily.

He used to be a straight A student. Now he has a hundred tardies in English because he just has to walk her to P.E. everyday. They used to have lunch with their friends but now they reserve lunch for each other. They kiss and paw at each other in the hall. They walk down the hall holding hands and gazing into each other's eyes, as if there were no one else in the world. They do not notice all the other students gagging. They used to do things with their friends on weekends. Now they cannot because they "have plans". He calls her before school. She calls him as soon as she gets home from school. She practices writing her first name with his last name just to see how it looks.

Stage 1 couples have swollen lips from kissing so much. They are very physical (holding hands, kissing, have arms around each other). They have hearts and names all over every notebook. They lose all other friends and give total dedication to one another. (TEACHER: you may wish to brainstorm additional ideas with the class) What is an appropriate way to say goodnight at Stage 1?

Stage 2--Playing Games

Stage 2 couples:

- have hearts crossed out all over their notebooks which will soon be replaced with others just like them.
- have swollen eyes from crying an average of 3 times a day.
- remember who their friends are now, because they need someone to cry to.
- have lots of ups and downs

Typical characteristics of Stage 2:

- Very possessive and jealous
- Comes late for dates or the girl is not ready when he comes
- Disputes created, if not real
- Power struggle--where to eat, what show to go to, etc.
- A time of extremes: tears, happiness

Pettiness--little things made into big things
A time to look at personality and character, not just appearance
Dating relationships likely to be confined to one person
Personality traits valued more than just an interest in the opposite sex
Feel more confident with the opposite sex now
NOTE: You may be at a different stage of dating than your date!

CASE STUDY:
Things are going so well that they decide to test their love (or maybe they just need a little excitement), so they pick fights. If the fights are not real, they'll make them up.

He realizes that he has planned almost every date and decides he really wants to know what she would enjoy doing tonight. What he does not know is that they ARE going to fight tonight.

He says, "I would really like to know what you want to do tonight." She says, "I do not care." He says, "Really, I would like to do something you'd enjoy." She says, with force, "I said, I do not care," He says, "I just thought you might like to suggest something because I would really like to do whatever you want." She says, "Look, I do not care. Would you just decide and let's get out of here." He says, "OK, how about a movie?" She says, "No." He says, "OK, let's go out to eat." She says, "I'm not hungry," He says, "OK, maybe we could go to my house and play some games or watch TV." She says, "No, I do not want to," In great frustration, he says, "I thought you just said you did not care what we did tonight," She says, "I do not, I just do not want to do any of those things." He says, "OK, then what DO you want to do?" She says, "I do not care. Let's just go to the movie."

Between classes she is coming out of science and sees him coming out of P.E. at the opposite end of the school. She waves at him. He does not see her and she knows he does not see her. At lunch she asks why he did not wave back at her after P.E. He says he did not see her. She says he was too busy looking at other girls to notice her. He says he was not. She says he was. They argue back and forth.

"Stage 2" couples say things like:
"Maybe we should date other people."
"I am never going out with him again."
"I know she was checking out that other guy at the movie."

When in "Stage 2", girls always go to the restroom in groups of three. The tardy bell rings and a friend runs into the class and gives the teacher a ten minute lecture in 35 seconds. "Mrs. Smith, please don't mark us tardy. I have to go to the restroom because Susie just broke up with Bob and she needs me." The friend never waits for permission, she just runs out the door.

The scene in the restroom is always the same. There is always one friend of each type in the restroom with the crying, broken hearted, Stage 2 girl. "*Oh, it is OK. I know you will get back together.*" "If I were you, I would be glad to get rid of him." "*He is so cute and he is so nice. I am sure it will be OK.*" "He just does not deserve you. The way he treats you makes me sick." *"Just talk to him. I am sure you can work it out".* "If I were you, I would tell him off."

And then she goes right out in the hall and does just that, and he does not even know who she is. The Stage 2 girl has it easy. All she has to do is stand in front of the mirror and cry. Her friends will take care of all the talking.

Stage 3--Goal Directed

Some common characteristics of Stage 3 couples:

- They are glad to see each other do things with other friends.
- They trust one another.
- They do not paw at each other just because they are alone.
- They are interested in seeing each other fulfill goals.
- They want each other to be happy.
- They are more interested in each other's long-term happiness than in their own short-term pleasure.
- They are interested in developing their personalities and can talk about non-romantic topics.
- May be engaged or near engagement
- More maturity
- Talks will include things that are not romantic: in-laws, rings, children, money, sex, religion, choice of vocation, arguing or fighting, politics, holidays--where will we go, etc.
- Begins to notice things in each other:
  - picky about food
  - stays up late or goes to bed early
  - tight-wad or spend-thrift
  - wedding plans

Try calling your date early in the morning after a late date to see what he/she is really like.

He calls and says, "I think all the guys are going skiing on Saturday." She says, "Why don't you go and have a good time. I have a lot of homework to do, anyway."

She says, "All my friends are going out of town for an overnight trip." He says, "Have fun. Maybe I will take my little brother fishing."

She says, "I have been thinking about taking a class at the university, but it is every Tuesday and Thursday evening." He says, "Sounds like a good idea. I would like to see you do it."

Misc. Notes:

Everyone moves through the stages of dating and at different speeds. A senior in college may move through Stage 1 in the first date and only spend a week in Stage 2. Regardless of how fast or slow a couple moves through the stages, they will come back to different stages from time to time. All couples disagree and fight occasionally (Stage 2). It is not uncommon for a couple to go back to Stage 1 after a fight or for a romantic occasion. One person may be at a different stage than the other, but that is normal.

If you want to know which stage you are in, do not trust yourself. Ask your friends. If they laugh, you are probably in Stage 1. Most people know if they are in Stage 2 because it is so painful.

One of the tragedies of dating, is that if you marry while in Stage 1, you still have to work through Stage 2 and 3. Teen marriages often begin in Stage 1. Then they get to Stage 2 and it is so bad that they get divorced. Others make it to Stage 3, only to discover they don't share the same dreams and goals. Many of them divorce, also. It is much easier to work through the stages before getting married. It is better to end a relationship, while dating, if your goals and expectations are not the same.

Stage 3 is the obvious stage in which to marry. It allows couples the least amount of problems through the adjustments of marriage.

Stage three is not always followed by marriage.

Both people in the relationship may not be at the same stage. It is quite possible for a male to be at Stage 1 and the female at Stage 3, or vice versa.

After marriage, couples continually experience the stages of dating.

You may wish to have students write an experience they have had (or a friend has had) for each stage of dating.

UNIT: Dating **LESSON:** What Makes a Date

COMPETENCIES:

1. Review social values related to dating.
2. Analyze dating behaviors that support personal values.
3. Analyze personal values related to dating.
4. Identify characteristics and or behaviors desirable in dating.

INTRODUCTION:

Have you ever gone on a date that you thought would be great, and then come home totally disappointed, hating the guy/girl you thought you would love? What made this good date go bad? Today we are going to share our likes and dislikes about dates.

LESSON OPTIONS/SUPPLIES:

OPTION #1
QUALITIES OF AN IDEAL DATE--Students will list the qualities that make a good date. [Information--"Qualities of an Ideal Date", 4 sheets of large poster board, 2 of one color, 2 of another color, 2 markers, 2 balls]

OPTION #2
IDEAL DATE--Students will go on an "IDEAL DATE". [Information--"Ideal Date"]

OPTION #3
CREATIVE DATES--Have each student make a list of ten creative date ideas that are low cost, but fun. Compile the lists and give each student a copy.

OPTION #4
DATING SURVEY--Have students write a survey about dating and give it to the class members or as many students in the school as possible. Post the results in the hall for the entire school to see. [Worksheet--"Dating Survey" for each student]

SUMMARY:

Now that we have discussed the behaviors you like and dislike on a date, let's look at the lists again. The person who fits the "I Love It When" list is someone with good self-esteem. They do not feel the need to talk other people down. They are not afraid to plan something different to do. They are not afraid to say, "I need to use the restroom"--before it is too late. They are comfortable giving honest and sincere compliments.

Write on the chalkboard "Do Not Look for the Right Date--Be the Right Date".

It is important to look not only at what you want in a date, but also what kind of a date you are. Spend some time working on improving your dating skills so that you bring yourself closer to your own goals.

If you are not careful, without even really thinking about it, you can be drawn into dating behaviors that can quickly crush your personal values and goals. You can, on the other hand, select behaviors both in yourself and your dates that will direct and draw you closer to your personal values and goals.

TEST BANK:

1. Be the right (DATE).
2. Dating behaviors can draw you closer to your personal values and goals. T F
3. List four behaviors that may be socially unacceptable and may make it hard for a person to date.
   a. Body odor.
   b. Puts the moves on the opposite sex.
   c. Has a criminal record or is in trouble with the law.
   d. Has poor manners.
   (ANY FOUR BEHAVIORS THAT ARE UNACCEPTABLE.)
4. Time spent on improving your own dating behaviors can bring you closer to your own values and goals. T F

QUALITIES OF AN IDEAL DATE

The teacher will give these instructions to the class:

1. All boys will move their desks to create a circle.
2. All girls will move their desks to create a circle.
3. Select a writer for your group.
4. Select a captain for your group.

TEACHER: Give the writer for each group a black marker and a poster board (girls one color, boys a different color). Have them write "I Hate It When" at the top of the poster board. Give the captain of each group a ball of some type (play dough, tennis, etc.). The captain and writer should NOT be the same person. Explain the rules:

1. The person with the ball will share a pet peeve in dating and then hand the ball to the person to his/her right.
2. The writer will jot down two or three words to describe that pet peeve.
3. If the ball comes to you and you cannot think of anything to say, simply say pass and hand the ball to the person on your right. Think of something you can share the next time the ball gets to you.
4. When the teacher calls "Time", toss the ball back to the captain.

EXAMPLES:
"I hate it when guys belch on a date."
"I hate it when you ask a girl what she wants to do and she says, 'I do not care'."

After the allotted time, the teacher calls "Time", then hangs the posters side-by-side at the front of the room. Have the captains quickly explain the list from their group. This activity is not meant to be too serious or too light. Depending on your class, you may need to discuss various items to keep the level of intensity where you want it. A list of serious and funny items follow at the end of this option. You may lead into these topics with "These are great. I am a little surprised you did not mention . . . " or "Have you ever been on a date when. . .".

Have students return to their groups and give the writers a clean sheet of poster board the same color as before. Have them write "I Love It When" on the top of the sheet.

Following the same rules as before, the students should share things they like on a date.

EXAMPLES:
"I love it when my date can carry on a conversation."
"I love it when my date thinks of something different to do."

After the allotted time, the teacher calls "Time". Hang the posters side-by-side at the front of the room and have the captains quickly explain the list from their group.

Topics you may wish to include in your discussion:

SERIOUS TOPICS:
drinking or being drunk on a date
sexy clothing
date cuts down parents, friends, family, or the date in front of others
when my date is moody
has hands all over me
cannot carry on a conversation
embarrassed to introduce me to his/her parents or family
checks out other girls/guys when on a date with me

FUN TOPICS:
waiting until it is too late to admit he/she needs to use the restroom
girls driving on a girl's choice date
girls winning at games (golf, tennis, billiards)
accidental passing of gas
accidentally leaving a zipper down
not knowing a button is unbuttoned

With all four posters still hanging, discuss:

1. Why do you like or dislike the items listed?
2. Identify the items that are NOT socially acceptable behaviors that make it hard for one to date.
3. What messages do these behaviors send?
4. Do these behaviors support your personal values?
5. Could some of these behaviors lead to disruption of your personal values and goals?

IDEAL DATE

After discussing the posters made in Option #1 (and taking out any objectionable items), have the girls write down the lists the guys have made on a clean sheet of paper. Likewise, the guys will write the girls' lists. Then give one of the following assignments:

1. Get a date. Ask someone for a date that lasts at least two hours. Take your list with you and be or do everything on the list. Have your date sign the list showing that you did this assignment. The date may not cost more than two dollars total (excluding transportation). The date may be a brother, sister, relative, a parent, or just a friend. Encourage students to come up with some creative ideas for fun and inexpensive dates. (Read some of these ideas to the class after the assignments have been turned in.) Students will briefly describe the date on the same paper as the list. The paper to be handed in will include:
    1. the list
    2. their date's signature
    3. a brief description of what they did on the date.

    NOTE: This is a fun assignment for most of the students, but would create anxiety for some. Tell students that if they are not able to complete this assignment for various reasons (have never dated and would not dare, parents will not allow, etc.) they may do an alternate assignment such as reading and summarizing a related magazine article.

2. Write a paper describing what their ideal date would be like.

OPTION #4^^STUDENT

DATING SURVEY

Please circle the most correct answer for each of the following:

1. I am a: girl guy
2. How often have you dated this past year?
   - a. once a month or less
   - b. 2-3 times a month
   - c. once a week
   - d. 2-3 times a week
   - e. nearly every day
3. How old were you when you went on your first date?
4. How much money do you spend on an average date?
5. What is the most you have spent on a date--not counting clothes you bought for the date?
6. What is the most you have spent on clothe for a date?
7. How long do you generally take to get ready for a date?
8. Who does the asking for dates in your personal life?
   - a. always the guy
   - b. usually the guy
   - c. the guy and girl equally
   - d. the girl most of the time
   - e. always the girl
9. Who do you think should do the asking for a date?
   - a. guys only
   - b. guys most of the time
   - c. girls most of the time
   - d. Either guys or girls
   - e. girls only
10. What is your favorite kind of date to go on? (Circle two)
    - dinner
    - movie
    - party at a home
    - watching a sports event
    - hiking, biking, skiing, active dates
    - dance
    - video at a home
    - concert
    - participating in some sport
    - riding, talking, parking in a car
11. How far in advance should a casual date be made?
12. Would you prefer: a steady date to play the field
13. What attracts you most to a girl/guy?
    - a. Good-looking face
    - b. Good-looking body
    - c. An outgoing, fun personality
    - d. Intelligence
    - e. Sensitivity and kindness
    - f. Popularity
14. What do you dislike most in a girl/guy?
    - a. poor manners
    - b. talks too much
    - c. foul language
    - d. snobby, acts superior
    - e. too hard to get
    - f. poor grooming
    - g. doesn't talk enough
    - h. drinking, smoking or drugs
    - i. too forward
    - j. too cheap
15. What is the most fun, creative date you ever went on?

Please return your survey to the person that gave you this survey or the Adult Roles and Responsibilities teacher.

UNIT: Dating **LESSON:** Body Language

COMPETENCIES:

1. Explore the elements of kinesics (body language)
2. Understand personal distance and territoriality.

INTRODUCTION:

45% of communication is verbal. 55% is nonverbal. The science of kinesics studies the 55% of our communication which is nonverbal and is often referred to as body language. Body language includes posture, eye contact, hand movement, head movement, and hundreds of other subtle signals that we all interpret subconsciously.

LESSON OPTIONS:

OPTION #1
NURSERY RHYMES--Have volunteers recite the same nursery rhyme, using nonverbal means to portray different feelings and moods. [Information--"Nursery Rhymes"]

OPTION #2
PANTOMIME--Students should pantomime the described action. [The "Pantomime" sheet should be copied and cut into strips to give to students.]

OPTION #3
CHARADES--Play charades. Have each student identify an emotion they have felt during the day. Call various students to come to the front of the room and portray that emotion with actions only. (Some emotions are: anger, bored, confused, excited, happy, guilty, surprised, impatient, shy, etc.)

OPTION #4
PERSONAL SPACE--Complete the personal space activity with a volunteer student. [Information--"Personal Space"]

OPTION #5
PERSONAL SPACE, TERRITORIALITY, AND VISUAL TERRITORY--Discussion. [Information--"Personal Space, Territoriality, and Visual Territory", Transparency--"SPACE"]

OPTION #6
CLASS VIDEO--The class should be videotaped prior to this lesson on a day when the teacher is lecturing or presenting information to the students. Play this tape back to the class and help them to evaluate the body language signals being sent to the teacher by themselves and by others in the classroom. [Video camera and tape]

OPTION #7
NONVERBAL BEHAVIOR--Assign each student to choose one commonly accepted rule of nonverbal behavior and to break that rule. They should report on other peoples' reactions to their behavior. (Examples: Standing too close to another person, standing too far away, moving in on someone else's "marked" territory, moving another person's "territorial markers", staring at another person, walking against the traffic flow in the hall, taking someone else's seat in another class, or sitting at another person's "nest".)

OPTION #8
FILMSTRIPS--"BODY LANGUAGE, NONVERBAL COMMUNICATION"--A filmstrip set by Learning Seed. [Filmstrips and projector]

OPTION #9
DRAMA CLASS--Invite the drama class to come do some partomimes for the class. Discuss with the class how our body's communicate much more than our language, in given situations.

SUMMARY:
Body language is something that is learned. Different cultures use different body language. It is possible for a person to learn a foreign language and speak without an accent, yet be recognized as a foreigner until the correct body language for that culture has been learned. There are also some differences in body language within a particular society. It has been found that, generally speaking, black people prefer to be about 4-5 inches closer in casual conversations than do white people. Also, it has been noted that people who are from large cities tend to stand closer than people from more rural areas, and women tend to stand closer together than do men.

TEST BANK:

1. What does the science of kinesics study? (BODY LANGUAGE--HAND GESTURES, HEAD AND HAND MOVEMENT, EYE CONTACT, ETC.)
2. What percentage of our communication takes place nonverbally? **(55%)**
3. What area does the social zone encompass? **(4-12 feet)**
4. Voluntarily allowing someone to enter our intimate zone is a sign of (TRUST).
5. The zone used for parties and for friends and casual acquaintances is the (SOCIAL) zone.

NURSERY RHYMES

Select a well-known nursery rhyme, such as "Mary Had a Little Lamb". Have each student who volunteers recite the rhyme, portraying one of these emotions:

- excited
- depressed
- sleepy
- angry
- shy
- nervous

Discuss with the class the fact that although the same words were used, the meanings were very different. What caused the meanings to change? (Tone, influctuation, body position, facial changes, gestures, etc. . .)

PANTOMIME

Ask a student to portray each of the following situations and have the class guess what they are doing:

You are sleepy and trying to stay awake during class. (rub eyes)

You do not know the answer to the question you have been asked. (shrug shoulders)

"I am thinking about it". (rub chin)

You have just been reprimanded by the principal. (position of humility)

"I do not care!"

Sit on a bench as if you want someone to sit by you.

Sit on a bench as if you want to be alone.

You do not believe what the teacher is saying and you want to leave.

Have students make up additional pantomimes.

PERSONAL SPACE

Have a volunteer leave the classroom. The teacher informs the rest of the class that when the volunteer returns to the classroom, the teacher will move closer and closer to the volunteer student invading his/her personal space. The class should notice at what point the volunteer feels uncomfortable and what the student's reactions to the situation are.

The volunteer returns to the classroom and is instructed to stand in front of the class to be interviewed. The teacher should begin by standing 3-4 feet away from the student volunteer. As the teacher talks with the student, the teacher slowly inches closer and closer to the student, forcing the student to back away when his/her safety zone has been invaded. The volunteer will begin backing as the teacher gets within about 18 inches. The student will most likely be comfortable at a distance of about 24 inches. As a class, try to determine at exactly what point the student became uncomfortable, at what point they began backing away, and at what distance they felt the most comfortable.

After the presentation, discuss how the volunteer felt.

PERSONAL SPACE, TERRITORIALITY, AND VISUAL TERRITORY

NOTE: Refer to the transparency "SPACE" during this discussion.

The first zone surrounding us is called the intimate zone. This is the zone that we guard the most and is reserved for close friends and relatives, those that we love and that are emotionally close to us. It extends from skin contact to 18 inches away from us. As a general rule, the more we like a person, the closer we stand to them. Voluntarily allowing someone to enter our intimate zone is a sign of trust. If someone enters this zone without our consent, we feel threatened. Sometimes we are forced to let strangers into this zone (in crowded elevators or buses, when visiting the doctor or dentist). In these circumstances, we will draw away, turn away, tense our muscles, and avoid eye contact. Nonverbally, this says that we are sorry for invading their territory, but are forced to do so by the situation. Sometimes people will use a prop such as a briefcase or a purse as a barrier to protect their personal space.

In a dating situation, one partner's reaction or response to the other person's advance into their intimate zone will convey whether or not they have permission to become intimate. In your own dating experiences, think of the messages you received according to where you and your date sat on the sofa or car seat. If your date sat close to you, it meant one thing. If you both sat on opposite ends of the sofa or car seat, it meant something entirely different.

Your personal space zone begins at about 18 inches and extends to about four feet. Eighteen inches is the space for couples who are in public. Two and one half feet to four feet is for casual conversation or at arm's length. Contacts in this zone are reasonably close, but are much less personal.

The social zone is used for parties and friendly gatherings, for friends and for casual acquaintances. It is also used in business situations. It extends from four to twelve feet away. Between four and seven feet away is for salespeople and customers and people who work together. Seven to twelve feet away is reserved for more formal and impersonal situations. This would be the distance at which an employee and his/her boss would feel comfortable. It provides for a less relaxed conversation.

The public zone is used by speakers and their audiences and is used in many classrooms. It begins at twelve feet and extends outward. At this distance, two-way communication is practically impossible. Anyone who voluntarily remains at 25 feet and beyond is definitely not interested in dialogue.

These distances given for personal space are for our culture. Many cultures differ in their definitions of personal space. You might feel very uncomfortable talking to someone from Japan or Latin America because they stand closer in ordinary conversation than we do. They may consider you to be cool or distant, because of your tendency to stand further away from them than is common in their culture.

VISUAL TERRITORY

Penetrating visual territory is as uncomfortable as physical invasion. Any glance lasting longer than three seconds is likely to be as threatening to you as someone who is standing too closely when walking in public. As you approach another person, that person will glance away from you at a distance of a few paces, almost like a visual dimming of headlights. Strangers will maintain eye contact at a close distance, generally speaking only when they want something such as information, assistance, a handout, signatures on petitions, to complete a survey, etc.

TERRITORY

We all stake-out and mark our own territory--space that we consider to be private and our own. It remains stationary, we don't carry it around with us; it is merely a geographical area where we assume some kind of rights. An example of this would be your room. It is yours whether you are physically there or not. Another example would be your desk in class. Teachers who do not use assigned seating in their classrooms, find that the students in their classes will generally choose seats and make "unwritten" seating arrangements. They feel affronted if they come to class and find that someone is seated in "their" chairs, even though no formal assignments have been given.

People who have achieved a higher status are granted more personal territory and greater privacy. An example of this is that an employee will knock before entering the boss's office, but the boss can walk into the employee's work area without hesitation.

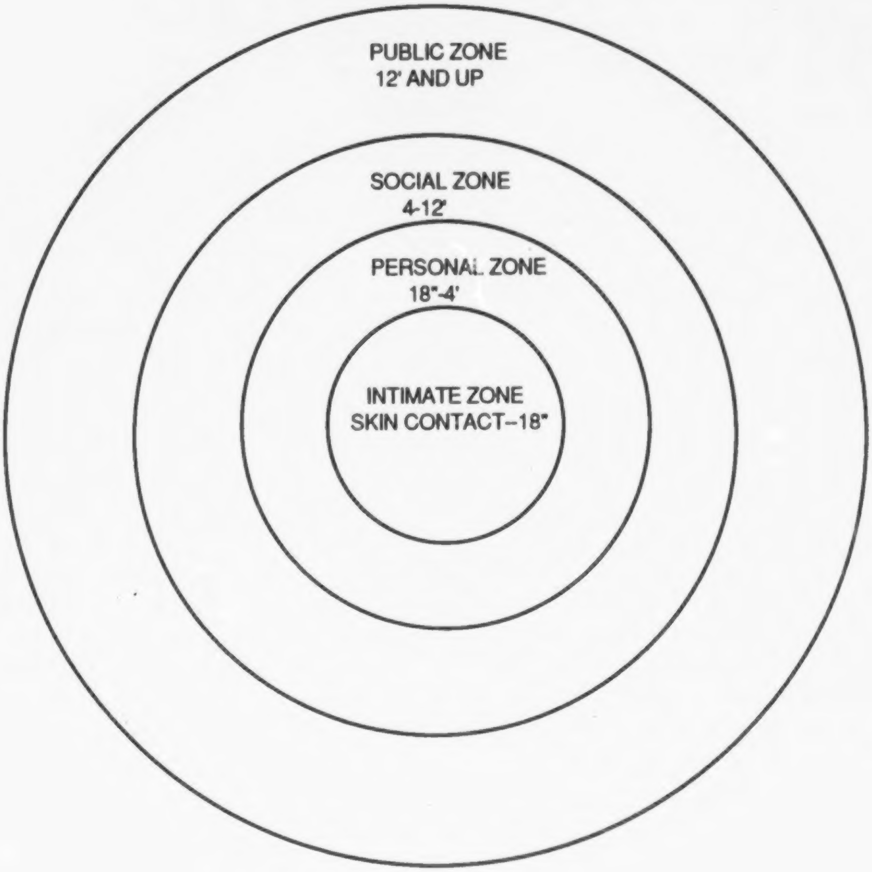
Sometimes people will temporarily claim space in public situations. They may do this "territorial marker" by spreading coats, or books, or belongings on tables or chairs. This informs other people that the space is taken. Studies done in public libraries have found that when a book or a personal object has been left on a desk, it will hold the space for a person for about 30 minutes. If you leave your coat or jacket on the back of a chair, people will stay away for about two hours.

Some people seem to imitate birds. To claim public space, they arrange objects around themselves in much the same fashion as a bird builds a nest. A student can claim a table or desk as his/her own by arranging a temporary nest of books and other items.

One rule of claiming space is that when a lot of space is available, you do not crowd someone else's space. If a person is seated at a large table and is surrounded by empty chairs, you would be expected to choose a chair far away from the person who is already seated. If you were to choose a chair next to the person, he/she would probably react with defensive gestures as he/she edged away. If you were to move your chair even closer, that person would probably flee. Although people have strong feelings about having their personal space invaded, rarely will anyone verbally protest an invasion of that space.

OPTION #5- TRANSPARENCY

SPACE


PUBLIC ZONE
12' AND UP
SOCIAL ZONE
4-12'
PERSONAL ZONE
18"-4'
INTIMATE ZONE
SKIN CONTACT--18"

UNIT: Dating **LESSON:** Responsible Dating

COMPETENCIES:

1. Determine responsibilities of dating.
2. Distinguish personal values related to dating.
3. Distinguish dating behaviors that support personal values.
4. Identify parental concerns related to dating.

INTRODUCTION:

"PARENTHOOD"--Discussion including case studies. [Information--"Parenthood"]

LESSON OPTIONS/SUPPLIES:

OPTION #1
PARENTAL DATING RULES--Students should make a list of "DATING RULES" as seen through their parents' eyes. [Information--"Dating Rules"]

OPTION #2
DATING RESPONSIBILITIES--Discuss the responsibilities involved with dating. For example: who is responsible to keep actions in accordance with one's values, whose responsibility is it to see that you are both home on time?

OPTION #3
PERSONAL DATING RULES--Have students write a list of their personal dating rules. They should include the values that make this rules valid as well as the behaviors associated with the rules.

SUMMARY:

Some of the rules we have discussed can be enforced by the parent. Other rules must be handled by the teenager. A responsible teenager will follow the rules and protect him/herself. Each time you go on a date, you are associating with another person that is loved very much by his/her parents. They are trusting you with a son or daughter they have spent some sixteen years teaching and caring for. They have made a big investment in their teenager, and you have a big responsibility to return him/her safe and unharmed.

TEST BANK:

1. List two dating rules that you, as a parent, would have for your children. (ANY REASONABLE ANSWERS)
2. For each rule above, explain why this would protect your teen. (ANY REASONABLE ANSWERS)
3. For each rule in question 1, give an example of how you would enforce it. (ANY GOOD EXAMPLES.)

PARENTHOOD

Today I am going to assign you the task of parenthood. As we have our discussion, I would like you all to assume that you are parents of teenagers.

I am going to ask you some rather personal questions and I would like you to respond verbally to the class if you feel comfortable doing so.

1. Your daughter comes home from a date and is visibly shaken. When you ask her what's wrong, she explains that her date took her to a party and he got drunk and she was scared to death as he drove her home. How would that make you, as a parent, feel?
2. Your son comes home from a date and confides in you that his date seduced him. How would you feel? What would you do?
3. It's 11:45 p.m. Your daughter runs in the door, crying. After you calm her down, she tells you that her date raped her tonight. How would you feel? What would you do?
4. Your daughter comes into your room to talk to you late one night and says. "Mom, Dad, I've been waiting for the right time to tell you this, but there just doesn't seem to be a right time. I think I'm pregnant." How would you feel? What would you do?
5. A car full of teens pulls up in front of your house and honks the horn for for your son/daughter. Just as she/he is leaving the house, you see the kids in the car are drinking alcohol. What will you do?
6. Your son is really infatuated with a girl at school. Every time you have seen this girl she has been wearing low-cut necklines and biking shorts. Does this concern you?
7. Have the class identify situations in which they have been uncomfortable and discuss ways to deal with these situations.

TEACHER: It is important to let the students express their honest reaction to these questions. The point here is not what the appropriate reaction would be, but to get students in touch with how it would make them, as parents, feel. (A discussion on appropriate action after a rape will be discussed in the sexual violations unit.)

It is only natural for you to feel upset and angry about these situations. If you feel this upset now, it's certain that the feeling will be greatly multiplied when you become parents.

DISCUSSION:

1. Can parents prevent all of these things from happening?
   (Probably not. They can't make their teenagers' choices for them, but they may be able to minimize the chances.)
2. What can parents do to make these kinds of things less likely to happen to their children?
   (Help their children set specific dating rules and guidelines.)

DATING RULES

Students should make a list of "Dating Rules", as seen through parents' eyes. These rules should be guidelines that would keep a teenager safe on a date. Each student should make a list of at least five rules.

(You may wish to divide the class into four groups and have each group compile their own rules.)

After the rules have been written, go up and down each row, asking students to share a rule that has not already been shared. Write the rules on the chalkboard or overhead projector. Discuss each rule:

> How or why will this keep a teenager safe?
>
> How would you enforce this dating rule?

If these are the rules you want your sons and daughters to abide by, stop a minute and think about whether or not you follow these rules, as you date. If you do not abide by these rules, why do you want more for your children than you want for yourself? Maybe you should give some thought to your own dating behaviors and see if you are a responsible dater.

Some of your parents may have rules similar to those we have put on the board. Why do you think they have these rules? (Because they want you to be safe while you are on a date.)

It is often helpful to share stories to get the students thinking. The following story is true and may be helpful as you discuss this lesson. You may also have stories of your own that you could share.

UTAH DATE ENDS IN TRAGEDY

A teenage couple went on a date one Friday night. The two of them were very popular in school and were very goal-oriented. They both shared the same religious beliefs and were heavily involved in their religious sect. Never expecting trouble, the girl's parents happily sent their daughter off in a flurry of excitement with the gentle reminder of "please be home by midnight". The reminder was almost silly. Their daughter had dated this young man several times and had never returned home later than 11:45. They were both such "good" kids.

After dinner and a movie, the couple headed toward home. Only blocks away from her home, trouble struck. As they stopped at a stop sign, her door was opened and she was grabbed out of the car. The young man opened his door to help her, but was met by a 2x4 squarely in the face and knocked unconscious. He woke up hours later underneath his car, which had been moved half a block away. The assaulters had tied his hands and feet, laid him face down on the pavement and then parked his car over him so as to hide his still body. He had never even seen their faces. He struggled out from under the car and untied himself. He could find no sign of his girlfriend. Desperately he ran the few remaining blocks to her house.

Her parents appeared quickly at the door with worried looks on their faces. The look changed dramatically to terror as he explained that he didn't know where their daughter was and relayed the events of the late evening.

The girl was found several hours later in the barrow pit along the highway. She had been severely beaten and abused.

UNIT: Dating **LESSON:** Love Versus Infatuation

COMPETENCIES:

1. Define love.
2. Explore various types of love.
3. Differentiate between love and infatuation.
4. Identify behaviors associated with love and behaviors associated with infatuation.

INTRODUCTION:

Think back to the first or second grade. Was there a charming little boy or a darling little girl that made your heart do flips? Many of you will remember telling your mother that you were in love with that little person. Looking back on that situation, you can see that you were not really in love, simply infatuated. This process of infatuation takes place many times throughout our lives. Age is not the determining factor as to when the feeling is really love rather than infatuation. However, the teen years are often the worst. It is a time to beware of how you really do feel about the people you associate with.

LESSON OPTIONS/SUPPLIES:

OPTION #1

LOVE SONGS--The day before this class, have the students bring a song that describes what they think love is. Listen to and discuss the songs, then have students make a collage of pictures and words that exemplify love. An excellent song to use as an example is "Love Helps Those" by Paul Overstreet, *Sowin' Love,* CD or cassette. [Tapes and recorder]

OPTION #2

DEFINITION OF LOVE--Divide the class into small groups. Each group should decide upon a definition of love. Have them write the definition on a colored paper and decorate it for the bulletin board. One at a time, have each group present their definition to the class. Staple each definition to the bulletin board entitled "Love Is. . . " [Large sheets of colored paper,scissors, glue, markers, bulletin board with "LOVE IS..." posted on it]

OPTION #3

PEOPLE I LOVE--Have every student make a list of the people they love (self-love, friendship, opposite sex, family, etc.). Then discuss:

1. Is there a definition posted on the bulletin board which accurately defines your feelings for each person on this list?
2. What is there about love that makes it difficult to define?
3. Is the love that you feel for your mother or father the same as the love you feel for your best friend or boyfriend/girlfriend?

OPTION #4
LOVE IS--Have students cut large hearts from red construction paper. They should write their definition of love on the hearts. The hearts can then be hung from the ceiling with thread or placed in a border around the room. (This is a fun lesson to teach around Valentine's Day.)

OPTION #5
IS IT LOVE?--Complete this activity that deals with defining love. After students have completed the activity, discuss the fact that we can love many different things. There are many kinds of love. Ask students which of the things they marked "LOVE" require some work on their part. Love is an active emotion. [Worksheet--"Is It Love?" for each student]

OPTION #6
LOVE VERSUS INFATUATION--lecture. [Information--"Love Versus Infatuation", Student Activity Sheet--"Love Versus Infatuation"]

OPTION #7
LOVE CURVES--Discussion. [Information--"Love Curves"]

OPTION #8
"THE ABCs OF LOVE VERSUS INFATUATION"--Discussion. [Information--"ABCs of Love Versus Infatuation"]

SUMMARY:

Most teen love affairs do not last very long. Most are not enduring or of the kind on which you would base a marriage. (But that is okay; you have found out a lot about what you want and do not want in a mate.) The only way to tell if a relationship will keep growing or drop off is to give it **time**.

The best way to find out which person is the right one for you is to use the Baskin-Robbins method of mate selection: Do not decide on a favorite flavor until you have tried **at least** 31 different ones. Committing yourself to one person too early is like deciding "pralines and cream" is the only one for you before you have even tried all the kinds that may be even better!

TEST BANK:

1. All love is romantic. T F
2. Why is love difficult to define? (LOVE IS MULTI-FACETED AND DIFFERS WITH EACH PERSON OR THING THAT WE LOVE.)
3. Write a definition which you feel describes all types of love. (STUDENT OPINION.)
4. List two characteristics of infatuation. (ANY TWO WILL DO: HAPPENS QUICKLY, PHYSICAL ELEMENT IS IMPORTANT, IMPATIENT, DO NOT NEED TO GO THROUGH FRIENDSHIP PHASE FIRST.)
5. List two characteristics of love. (ANY TWO WILL DO: PATIENT, ROOTS FROM MUTUAL INTEREST, TAKES TIME, PHYSICAL ELEMENT NOT AS IMPORTANT, MANY THINGS IN COMMON, CANNOT BUY)

6. Identify whether each of the following statements qualify as love or infatuation.
   a. involves self-gratification (INFATUATION)
   b. occurs quickly and develops rapidly (INFATUATION)
   c. lasts over a long period of time (LOVE)
   d. the person is more pleasant, happy and kind (LOVE)

RESOURCES:

There is an excellent article that deals with unselfish love. The source is: "I'll Come Back for You", *Reader's Digest*, pg. 73-76, May, 1972.

"The Ladder of Love" from the Granite Family Living Curriculum may be useful with this lesson.

Contemporary Living, Chapter 9.

OPTION #5^^^STUDENT

IS IT LOVE? Name ______________________ Class ____________

	LOVE	LIKE	NO OPINION	DISLIKE
AN ANIMAL				
WARM SUNSHINE				
A GOOD BOOK				
BOY/GIRL FRIEND				
SCHOOL				
CAR/TRUCK				
NEW CLOTHES				
HUNTING/SHOPPING				
GOING TO A MOVIE				
SPORTS				
WORK				
MUSIC				
PARENTS				
MY HOUSE				
GOOD GRADES				
EATING				
BROTHERS/SISTERS				
MONEY				
BEING POPULAR				
FRIENDS				

LOVE VERSUS INFATUATION

On the following pages, cut the definitions into word strips and distribute them to the students. Place two headings on the chalkboard or wall--one that says "Love" and one that says "Infatuation". One at a time, have the students post his/her definition under the correct heading. As a class, discuss each definition as it is posted.

INFATUATION
* Is common during teen years
* Grows rapidly--"love at first sight"
* Does not last long
* Occurs shortly after breaking up with someone--known as "on the rebound"
* Develops from a few admired traits in the other person
* Is often based on physical traits or feelings.
* Does not see or acknowledge the other person's weaknesses
* The relationship stays the same for a long time--does not "go anywhere"
* Selfish and possessive of the other person--jealousy
* Disagreements are common
* Daydream--cannot concentrate on necessary tasks
* May lose your appetite
* Is easily influenced by the person they are infatuated with
* Creates a selfish relationship--"How can he/she help me get what I want?
* Other people's opinions matter too much
* May be based on physical enjoyment--a couple who finds themselves bored without physical stimulation is definitely in the infatuation stage
* Feelings of insecurity
* Lack of trust in partner
* Feels a real need to marry
* Causes lack of ambition and to disregard problems

LOVE
* Grows slowly, beginning with friendship
* Lasts over a long period of time
* Involves the entire character and personality of the partner
* The relationship grows and matures as time passes
* Little jealousy--accepting of one another's feelings
* Work harder at assigned tasks
* Less emotional and moody--more happy and kind
* Opinions of other people ar not as important
* Fun times and friendship are more important than a physical relationship
* Share common interests
* Enjoy being together without need of expensive entertainment
* Trust and have confidence in self and in the relationship
* Trust the partner
* There is no rush to make decisions--the future is planned with confidence
* More vital, more energy
* See life realistically

OPTION #6^^STUDENT ACTIVITY SHEET

LOVE VERSUS INFATUATION

* Is common during teen years

* Grows rapidly--"love at first sight"

* Does not last long

* Occurs shortly after breaking up with someone--known as "on the rebound"

* Develops from a few admired traits in the other person

* Is often based on physical traits or feelings.

* Does not see or acknowledge the other person's weaknesses

* The relationship stays the same for a long time--does not "go anywhere"

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* Daydream--cannot concentrate on necessary tasks

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* Other people's opinions matter too much

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* Lack of trust in partner

* Feels a real need to marry

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* Work harder at assigned tasks

* Less emotional and moody--more happy and kind

* Opinions of other people are not as important

- Fun times and friendship are more important than a physical relationship

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- Trust and have confidence in self and in the relationship

- Trust the partner

- There is no rush to make decisions--the future is planned with confidence

- More vital, more energy

- See life realistically

LOVE CURVES

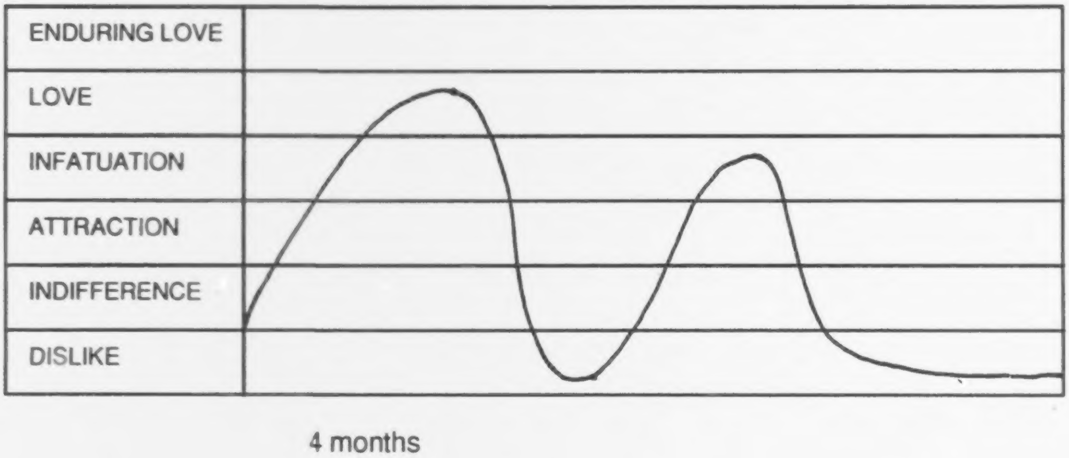
(Adapted from Your Marriage and Family Living, Fourth Edition. Paul H. Landis, McGraw-Hill, 1977.)

The following are examples of love curves.

Case #1

"When I was in high school, a very good-looking wrestler asked me out. I was instantly attracted to his looks and flattered that he seemed to be interested in me (the curve begins with attraction). We really liked each other from the beginning and it was a thrill for me each time we saw each other (infatuation). We went out together for about three months and became really close (the curve goes nearer to love). Then, I began to be bored with him about the time another guy started to show some interest in me. I broke off the relationship (down to indifference). I did not really think about him again very much until he started to date a friend of mine and then I wanted him back (infatuation)! My subtle smiles and flirting either did not influence him or he was too wrapped up in his new girl to notice me, so I finally gave up (indifference). The whole relationship lasted about four months.

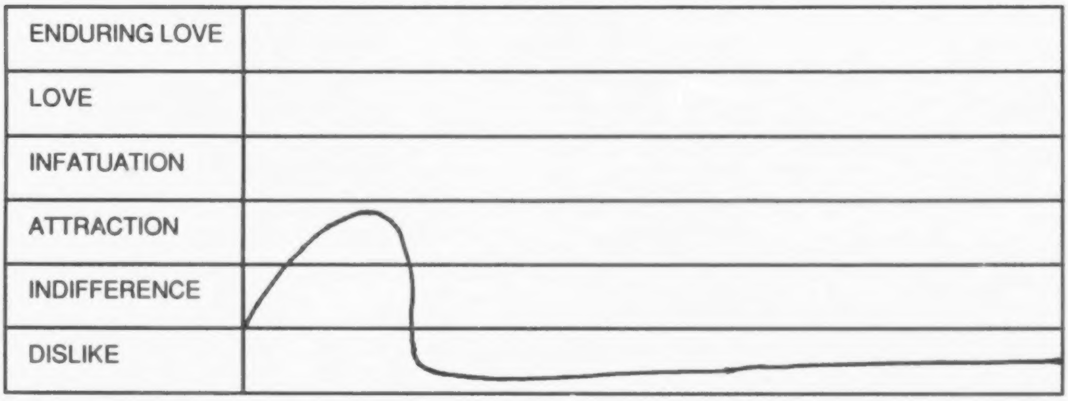
Draw the following chart on the board:



Case #2

During my college years, I took a class with a guy that I noticed but did not really think about one way or another (curve begins with indifference). Then he began to sit by me each day and talk to me before and after class. He was starting to look good to me (attraction)! When he asked me out I was really excited (curve moves up)! We went to a movie and it felt really good to have his arm around me. We got something to eat and he took me home. He really started to put some heavy moves on me that definitely made me uncomfortable. He was pushy and aggressive about it and just would not accept no for an answer. I got out of the car and went in the house. He said I was a real prude. I really disliked him after that (dislike) and although he continued to sit by me in class and asked me out several times after, I gave him the cold shoulder until he finally lost interest.

Draw the following chart on the board:



3 weeks

Each of us has had strong feelings for or "love" affairs with someone of the opposite sex. Sometimes that person was not even aware of our feelings for them! (Teacher: chart your feelings for someone in your teen years on the chart for the class, including how you felt about them when you first met, how your emotions escalated, and how you felt during and after the breakup. Underneath the chart write how long the affair lasted. Have each student draw three charts on notebook paper and chart three different love affairs he/she has had, including the length of the affair. Ask them to compare their three charts. Do they find a pattern?

Have students turn in the charts with their names on them (they do not need to name the object of their affections in each chart.) Have students come to the board, one or two at a time, and draw one of their charts on the board (mark the chart you want them to draw, looking for interesting patterns, especially sharp breakup points). Have each student explain what attracted them to the other person, how they felt about him/her during the high points, and what led to the breakup.

After having a number of these charted for the class, list common reasons for the breakup of teenage love affairs. They should include:

- Does not live up to expectations
    - different values
    - want different level of sexual involvement
    - do not communicate with each other
- Friends do not approve
- Get too serious
- Another guy or girl enters the picture
- They move away ("out of sight out of mind" more accurate than "absence makes the heart grow fonder")
- Attention is not returned
- Boredom
- Parents stop the affair
- Unresolved conflict

ABCs OF LOVE VERSUS INFATUATION

Have students write the ABCs down the side of a sheet of paper. Next to each letter they should write a word that begins with that letter that reminds them of love (A=attraction).

The teacher should write the ABCs across the top of the chalkboard. After the students have completed this part of the activity, go through the class and have students share their ideas. The teacher will list the words under the appropriate letter.

After several terms have been listed for each letter, discuss with the class whether the terms they have listed are symptoms of Love or Infatuation.

Some ideas you may want to include are:

INFATUATION	LOVE
Happens quickly	Grows slowly
Short-lived	Long lasting
Physical thrills	Love the entire person
Jealousy	Want the person to grow
Many arguments	Willing to compromise
Twitterpated	Improves performance
Loss of appetite	More kind and thoughtful
Insecure in relationship	Trust
Rush to marry	Ability to wait
Less ambition, idealistic	More energy, realistic

UNIT: Dating **LESSON:** Realities of Teen Pregnancy

COMPETENCIES:

1. Identify behaviors that lead to teen pregnancy.
2. Examine societal problems resulting from teen pregnancy.
3. Examine possible parenting problems resulting from teen pregnancy.
4. Examine possible emotional problems resulting from teen pregnancy.
5. Explain possible physical risks to mother/infant.
6. Identify the rights and responsibilities of a teenage father.

INTRODUCTION:

MEDIA AND TEENAGE PREGNANCY--Video clip and discussion. [Information--"Media and Teenage Pregnancy", Video clip]

LESSON OPTIONS/SUPPLIES:

OPTION #1
TEEN PREGNANCY PRETEST--Have students complete the quiz, given orally. Then review the pretest and discuss the correct answers. [Information--"Teen Pregnancy Oral Pretest and Key"]

OPTION #2
GOVERNOR'S TASK FORCE ON TEENAGE PREGNANCY PREVENTION--Review the information from the Governor's Task Force on Teenage Pregnancy Prevention. You may wish to share with your students the idea that going through life is like walking through a mine field. There are many pitfalls (mines) to ruin their lives. It is a teacher's responsibility to point out these pitfalls to the class. If something is said that offends them, maybe they are stepping too close to that mine. Either way, they will better know how to deal with situations if they should arise. [Information--"Governor's Task Force on Teenage Pregnancy Prevention", Transparency--"Contributing Factors to Adolescent Pregnancy"]

OPTION #3
VIDEO--Show one of the following videos: "If You Want to Dance, Revised", "Four Pregnant Teenagers" (Sunburst), "I'm 17 and Pregnant" (Children's Aid Society of California), "The Road I've Walked" or other appropriate videos (see resources section). [Videos]

OPTION #4
TEENAGE PREGNANCY DEBATE--Review this information. [Information--"Teenage Pregnancy Debate"]

OPTION #5
CREATIVE SHARING--Give students a creative assignment. They must prepare a poster, pamphlet, commercial, etc. to warn their peers about the danger of teenage sex. [Examples, written by students are included: "A Mother's Choice" (this particular poem may be controversial if anyone in the class has had an abortion so read it carefully before presenting it to your class), "Turning Point"]

OPTION #6
EFFECTS OF TEEN PREGNANCY--Discuss the effects of teen pregnancy. [Information--"Effects of Teen Pregnancy"]

OPTION #7
TEENAGE FATHER--Show the film (available from Planned Parenthood) and discuss the information found in the teacher information. [Film, Information--"Teenage Father"]

OPTION #8
MAGAZINE ARTICLES--Read an article from current magazines that relates to teenage fathers. This could also be assigned as homework for students to find. [Current magazine articles]

OPTION #9
TEEN PANEL--With the help of a local OB/GYN, select a panel of teen parents which represent each of the following groups:

- A pregnant teen
- A teen mother that gave the child up for adoption
- A teen parent whose marriage failed
- A teen parent with a successful marriage

Class members may ask questions of their choice, but be sure to include the emotions involved with each of these areas of teen pregnancy.

OPTION #10
WHEEL OF LIFE REPORT #13--TEEN PARENTS--You or your girlfriend are expecting a baby. You are both teenagers. Tell us how you told your parents. What was their reaction? Investigate the costs (financial and emotional) of having this baby. Share the information you have gathered with the class. Will you keep the baby or not? How did you come to this conclusion?

SUMMARY:
"ROCK-A-BYE"--Show the video. [Video available from March of Dimes]

TEST BANK:
(Teacher Note: The pretest is based on information found on the "Fact Sheet" prepared by Planned Parenthood and dated 1990. The statistics are from the year 1988. Each year as new statistics are obtained, you will need to change the pretest to reflect those changes.)

1. What advice would you give parents in encouraging their adolescent children to delay sexual intercourse until after marriage? (STUDENT OPINION)
2. Being in a mother-only household predicts higher sexual activity for boys.
   T F (THIS IS TRUE FOR GIRLS, BUT FOR BOYS, IT IS THE DISRUPTION OF THE TWO-PARENT HOUSEHOLD, RATHER THAN THE STATE OF BEING IN A SINGLE PARENT FAMILY THAT PREDICTS THE TRANSITION TO SEXUAL ACTIVITY.)
3. How are the age at first date and the age at first sexual intimacy related? (EARLY DATING AND ESPECIALLY EARLY STEADY DATING ARE STRONGLY RELATED TO PERMISSIVE ATTITUDES AND TO PREMARITAL SEXUAL EXPERIENCES.)

4. Discuss the harm done by a premarital pregnancy to the young man, young girl, the baby, the parents of the couple, and the taxpayer. (YOUNG MAN--FINANCIAL RESPONSIBILITIES, AFFECTS EDUCATION, NEW PARENTAL RESPONSIBILITIES THAT HE'S NOT PREPARED FOR, RESPONSIBILITIES TO TAKE CARE OF THE MOTHER. YOUNG WOMAN--EFFECTS OF PREGNANCY, BOTH PHYSICAL AND EMOTIONAL, FINANCIAL RESPONSIBILITIES OF BABY, IMPACT TO EDUCATION, EMOTIONAL RESPONSIBILITIES OF CARING FOR CHILD, MUST MAKE DIFFICULT DECISIONS CONCERNING FUTURE OF BABY. PARENTS OF THE COUPLE--DEVASTATION FROM THE IMPACT ON THEIR SON'S OR DAUGHTER'S FUTURE, FINANCIAL SUPPORT OF CHILD, BABYSITTING. TAXPAYER--HEAVY FINANCIAL BURDENS CAUSED BY TEEN PREGNANCY AND THE RESULTING HIGH PROPORTION OF WELFARE FAMILIES.)
5. Discuss some responsibilities each person takes for the other person when premarital sex occurs. (RESPONSIBILITY TO PROVIDE EMOTIONALLY AND FINANCIALLY FOR THE BABY IF PREGNANCY OCCURS. RESPONSIBILITY FOR EXCHANGE OF STDS)
6. In what ways does the motivation for premarital intimacy differ between young men and young women? (YOUNG MEN ARE LOOKING FOR SEX OR PHYSICAL PLEASURE AND STIMULATION. SOMETIMES A SEARCH FOR MANHOOD. YOUNG WOMEN ARE LOOKING FOR LOVE AND ACCEPTANCE.)
7. Is it always the boy who takes advantage of the girl and handicaps her future? Whose fault is it? (NO. IT IS THE FAULT OF BOTH PARTIES INVOLVED.)
8. How does the lifestyle change for the young parents if they keep the baby? (THEY HAVE RESPONSIBILITIES TO PROVIDE FOR THE BABY'S NEEDS: FINANCIALLY, EMOTIONALLY, PHYSICALLY, MENTALLY, ETC.)
9. If a girl is pregnant, but her boyfriend doesn't want her to have the baby, he is not responsible for supporting the child financially. T **F**
10. If a father wants custody of a child but the mother wants an abortion, the father can legally get the child. T **F**
11. If a girl gets pregnant, a guy does not need to worry about it if he doesn't like the girl. T **F**
12. If a guy does not have a regular job to earn money, he will not be responsible for child support. T **F**

RESOURCES:

Final Report of Governor's Task Force on Teenage Pregnancy Prevention, November, 1988. Available upon request from:

The State of Utah
Office of Legislative Research and General Counsel
436 State Capitol
Salt Lake City, Utah 84114 (Telephone: 801-538-1032)

Children's Aid Society of Utah is an excellent resource and may have speakers available to speak to classes.

For current statistics contact Planned Parenthood for their "FACT SHEET". Additional statistics are available through The State Of Utah Department of Health, Bureau of Vital Records and Health Statistics, 654 South 900 East, Salt Lake City, Utah 84102 801-532-1586.

"The Road I've Walked"
Peggy Emerson, FHA/HERO Advisor
PO Box 169, Hwy, 13 South
Reeds Spring High School
Reeds Spring, MO 65737 (417) 272-8171
$27.50

MEDIA AND TEENAGE PREGNANCY

Show a video clip of a romantic love scene from current media. Discuss the "Ladies Home Journal", Oct. 1986 edition which explains that each year the average television viewer sees more than 9,000 scenes of suggested sexual intimacies during prime time alone. Usually the characters meet, fall in love, and are sexually involved with each other within five minutes. Time the video clip you are showing. How many minutes into the story do sexual connotations come into play? Compare that to a real life situation. No wonder kids think they are nobody if they are not sexually active. Ask the class: Do you think that the media has an influence on the rising percentages of teenage sexuality? What movies have you seen that have influenced the way you think about the opposite sex and sexual involvement? What is your favorite television show? How many sexually related scenes do you see on television on an average night? Etc.

TEEN PREGNANCY ORAL PRETEST AND KEY

1. Teen mothers are twice as likely to die in childbirth. T̲ F
2. A child born to a teen mother is twice as likely to die before the age of one. T̲ F
3. Teen mothers are twice as likely not to finish high school. T̲ F
4. One-half of all welfare payments go to families with teen mothers. T̲ F
5. Twenty percent of teen mothers are pregnant again before two years. T̲ F
6. Eighty-two percent of girls who gave birth at age 15 or younger were born to teen parents. T̲ F
7. Most teen pregnancies happen by mistake. T̲ F
8. If a boy has already made plans for further education after high school, he should not have to worry about marrying a girl, even if she is pregnant. T F̲ (A GUY IS RESPONSIBLE FOR A PREGNANCY WHETHER OR NOT HE HAS PLANS FOR HIS LIFE--THE GIRL PROBABLY HAD PLANS, TOO. A GUY WHO TAKES PART IN STARTING A PREGNANCY DOES HAVE TO TAKE SOME RESPONSIBILITY, IF ONLY FINANCIAL, UNLESS THE WOMAN DECIDES TO PLACE THE BABY FOR ADOPTION.
9. If a girl is pregnant, but her boyfriend does not want her to have the baby, he is not responsible for supporting the child financially. T F̲ (ANYONE WHO FATHERS A CHILD IS LEGALLY RESPONSIBLE FOR CHILD SUPPORT, WHETHER OR NOT HE WANTED HIS PARTNER TO BEAR THE CHILD.)
10. If the father wants custody and the mother does not, the father will get custody, because it is his baby. T F̲ (IF A WOMAN DECIDES TO HAVE AN ABORTION OR PLACES HER BABY FOR ADOPTION, THERE IS NOT MUCH THE FATHER CAN DO. FEW MEN HAVE GONE TO COURT KEEP THEIR WIVES OR GIRLFRIENDS FROM HAVING AN ABORTION, BUT SO FAR THEY HAVE NOT WON. IF A WOMAN DECIDES TO PLACE THE BABY FOR ADOPTION, A TEEN FATHER CAN SUE FOR CUSTODY, BUT THERE IS NO GUARANTEE THAT HE WILL WIN.)
11. If a girl gets pregnant a guy does not need to worry about it if he does not like the girl. T F̲ (IT IS HIS CHILD, REGARDLESS OF HOW HE FEELS ABOUT THE GIRL.)

12. If a guy does not have a regular job to earn money, he will not be responsible for child support. T F (A GUY OWES CHILD SUPPORT WHETHER OR NOT HE HAS MONEY. OBVIOUSLY, NO ONE CAN GET MONEY IF YOU DO NOT HAVE ANY. HOWEVER, DEBTS PILE UP, WITH INTEREST. THE UNITED STATES NOW REQUIRES THAT ALL STATES TAKE STEPS TO COLLECT CHILD SUPPORT. IF, AND WHEN YOU GET A JOB, THEY CAN TAKE MONEY OUT OF YOUR CHECK TO COLLECT FOR CHILD SUPPORT YOU OWE, ALONG WITH CURRENT CHILD SUPPORT. IF YOU GET AN INCOME TAX RETURN, THEY WILL TAKE THAT AND PUT IT TOWARD WHAT YOU OWE. EACH STATE IS NOW USING THESE AND OTHER MEASURES TO COLLECT CHILD SUPPORT PAYMENTS.)

13. If a couple breaks up after the girl is pregnant, the guy has no responsibility for the child. T F

14. It is a girl's fault if she gets pregnant. It is not the guy's problem. T F (NO GIRL GETS PREGNANT ALONE. PREGNANCY IS THE NATURAL AND EXPECTED END RESULT OF SEXUAL INTERCOURSE. IT TAKES TWO PEOPLE TO HAVE SEXUAL INTIMACY.)

15. In 1988, 63 girls under the age of 15 became pregnant in Utah. T F

16. The teenage pregnancy rate is lower in Utah than in the rest of the United States. T F (THE UNITED STATES BIRTH RATE FOR WHITE 15-19 YEAR OLDS WAS 41.9. THE UTAH BIRTH RATE WAS 46.4. THESE FIGURES ARE FOR 1987. THE PREGNANCY RATE IS LOWER, BUT THE BIRTH RATE IS HIGHER.)

17. The divorce rate for parents younger than 18 is three times greater than those who become parents in their 20s. T F

18. An average of four pregnancies occurred to girls ages 15-17 every day in Utah during 1988. T F (AN AVERAGE OF 4.36 PREGNANCIES OCCURRED TO 15-17 YEAR OLDS IN UTAH EACH DAY IN 1988.)

19. The number of teenage pregnancies in the age groups from 18-19 during 1988 has decreased since 1987. T F

20. Twenty-four percent of all pregnant teens in Utah chose to terminate their pregnancies in 1988. T F

GOVERNOR'S TASK FORCE ON TEENAGE PREGNANCY PREVENTION

PLEASE NOTE--THIS INFORMATION IS MEANT TO BE USED AS A TEACHER RESOURCE, NOT DISTRIBUTED TO STUDENTS

In 1988, the Governor's Task Force on teenage pregnancy prevention published their report of factors which contribute to teenage pregnancy. The following information is taken directly from that report.

Marital Status and Family Structure: Being in a mother-only household predicts higher sexual activity for girls. For boys, the disruption of the two-parent household, rather than the state of being in a single parent family, predicted the transition to sexual activity.

Parent and Sibling Sexual Experience and Pregnancy: If parents or older siblings have experienced early sexual activity, pregnancy, or childbearing, the teenager will be more likely to begin sexual activity at an early age.

Parent-Child Relationships: Lack of parental control is a contributing factor to adolescent sexual activity. Parents who have clear rules and expectations about dating and are more strict, have adolescent children who are less likely to be sexually involved. This pattern was slightly reversed for parents who were seen by their adolescents as "very strict".

Parental Education: Parental emphasis on achievement and seeking meaningful and worthwhile goals is also a factor discouraging early sexual involvement among teenagers. Low educational goals and poor educational achievement are associated with greater sexual activity for both teenage boys and girls. Teens who score well on intelligence tests, are academically motivated, and do well in school are less likely to become sexually involved at an early age. Better educated parents tend to set more goals and put a higher value on achievement and value work more than play.

Race, Ethnicity, and Socioeconomic Status: Blacks are much more likely to be sexually active than are whites. Living in poverty is associated with both early sexual activity and early pregnancy. As socioeconomic status increases, rates of sexual activity and early pregnancy decline.

Peer Group and Interpersonal Factors: Peer groups can influence an adolescent either positively or negatively in decisions regarding sexuality. If the peer group is sexually active, they are more likely to be sexually active also.

Substance Abuse and Delinquency: Women who were currently using illicit drugs and those who had used them in the past, were about twice as likely as women who never use these drugs, to experience a premarital pregnancy. Studies of males who have become teen fathers suggest that there is a higher percentage of them with known conduct disorders and criminal activity. Among both males and females, delinquent behavior, smoking, drinking alcohol, using drugs and early onset of sexual intimacy tend to occur among the same teenagers.

Independence and Achievement: Adolescents who value independence highly, yet have low expectations for achievement, are more likely to be sexually active.

Self-Esteem: Whether self-esteem influences sexual behavior, or sexual behavior influences self-esteem is unclear. In general, adolescents who value achievement, are future-oriented, and have a sense of influence over their own future, tend to initiate sexual activity at a later age, and are less likely to become adolescent parents.

Decision Making Skills: In decisions about sexual behavior, teens' lack of knowledge and insight about future consequences can lead to disastrous outcomes. However, with increasing age through adolescence, the ability to consider the future consequences of decisions increases.

Perception of Invulnerability: Adolescents seem to have a feeling of invulnerability and tend not to associate consequences with actions. Infallibility is a common belief in adolescence which makes them more prone to risk-taking behaviors. Some adolescents live in a fantasy world where they think everything will turn out well.

Age: Older teenagers are more likely to have had sexual intimacy. Regardless of age, when first time adolescent girls have intercourse, they tend to have partners who are about three years older. For boys, the initial partner is generally about one year older.

Biological Factors: Biological factors influence sexual activity by stimulating sexual interest and establishing reproductive capacity. There is general agreement that early pubertal development is associated with early sexual activity.

Dating: Age at first date and at first sexual intimacy are associated. Early steady dating was strongly related to permissive attitudes and to premarital sexual experiences. Males and females who never dated during ninth grade were much less likely than early daters to have had sexual intimacy when they were in high school.

Religiosity: Being devout and observant of religious custom and teaching is more important than any specific affiliation. Teens who attend religious services regularly and consider religion to be an important part of their lives are less likely to initiate sexual intimacy at an early age.

The Mass Media: The mass media portrays sexual activity in the context of instant gratification without real or lasting consequences. Premarital sex and cohabitation are visible ways of life among adults.

Sexual Abuse: Young women who become pregnant appear to be more likely to have been sexually or physically abused during their childhood. They feel a need to reaffirm themselves and to know that they are loved. It is through the sexual activity that they feel someone loves them. They may lack assertiveness and have fewer skills to clearly state what they want and to regulate what happens to them.

CONTRIBUTING FACTORS TO ADOLESCENT PREGNANCY

Marital Status and Family Structure
Parent and Sibling Sexual Experience and Pregnancy
Parent-Child Relationships
Parental Education
Race, Ethnicity and Socioeconomic Status
Peer Group and Interpersonal Factors
Substance Abuse and Delinquency
Independence and Achievement
Self-Esteem
Decision Making Skills
Perception of Invulnerability
Age
Biological Factors
Dating
Religiosity
The Mass Media
Sexual Abuse

TEENAGE PREGNANCY DEBATE

For each of the following statements, stage a short 2 minute debate. The class should be divided into pairs. It does not matter how the person really feels about the issue, he/she will have to debate the pro or con side assigned to him or her. The older person will agree with the statement, the younger will disagree with it. The teacher should cut the statements into strips (or write them on cards) and randomly distribute them to the classroom pairs. All statements deal with circumstances that may lead to teenage pregnancy.

1. Double dating helps prevent teenage pregnancy.
2. The clothes you wear on a date influences your physical involvement.
3. "Parking" alone together does not lead to early physical involvement.
4. Steady dating can lead to early pregnancies.
5. There is nothing wrong with just the two of you studying in the bedroom.
6. Watching "R" rated, explicit movies has nothing to do with early physical involvement.
7. Suggestive dancing is just a fad--no danger there.
8. It is exciting to date older guys/girls because they know the cautions of physical involvement.
9. It is old-fashioned to tell your parents where you are going on a date.
10. If you really love the person, it is okay to be physically involved.
11. Doing drugs or drinking together increases physical involvement.

A MOTHER'S CHOICE

Baby #1 In a hospital bed lies a newborn baby boy,
Proud parents by his side; hearts filled with joy.
For years they've been planning, waiting for this day,
Here's this precious bundle in their lives to stay.
Baby #2 Another little baby boy in a crib nearby,
Doesn't know his daddy, just hears his mommy cry.
She wants to keep him close to her, but knows there is no way,
Today she leaves with broken heart, but wishes she could stay.
Baby #3 Alas, there is another baby no one will ever know,
"Mommy's getting rid of me before I start to grow.
She doesn't even know me, just listens to my dad,
Today I'll meet the world in a plastic garbage bag."
Baby #1 The other baby's at his home basking in warm embraces,
He looks up to each person and finds tender, loving faces.
Everything is his today, the world is at his feet.
There isn't a problem in this life that love cannot help beat.
Baby #2 What will happen to the other child, where will he go?
Who are his relatives, will he ever know?
Where is that guy named Daddy or that mommy, he once had?
Is she the one with crying eyes that left so very sad?
Baby #3 You didn't even think of me, just of you and him,
So here you are the party's over, now the hurt begins.
You'll never know the happiness I could have brought into your life.
Bring on the hurt, bring on the pain, bring on the butcher's knife.
Baby #1 The happy baby is so glad his parents played it straight,
To stay in school, play it cool, they knew sex would have to wait.
They wanted happiness for each other so sex was not their thing,
He treated her with consideration; she made him feel like a king.
Baby #2 The other baby's parents, thought they knew it all,
There wasn't planning in their lives, it came at beck and call.
When they got caught, it's now, decide: Adoption or a baby,
The fun is gone, the fear is here, life's no longer "maybe".
Baby #3 I can see you lying there, tears streaming down your cheeks,
You wish you would have thought it out for just a few more weeks.
You hang your head in such disgrace, overwhelmed by grief,
No thought of my daddy, who thinks this a relief.
Baby #1 The happy baby is growing up, contentment's in the air,
His days are filled with good things, because his parents care.
They made the proper choices while in their dating years,
To pass on to their baby boy as his teen years draw near.
Baby #2 The other baby's growing up, in another couple's home,
He'll call them Mom and Daddy, and they'll be just like his own.
He's going to be happy, but there's someone left behind,
A teenage mother with fleeting thoughts of her first born in her mind.
Baby #3 A decision made not by my choice, to get rid of your mistake,
No chance to prove to anyone the course my life would take.
I hope the choice was worth it, your life will still go on,
But as for me, the unknown child, I think the choice was wrong.

by Lorraine Done

TURNING POINT

A major turning point in my life is one that happens to a lot of teenagers. I got married this last April and you never know how much freedom you give up by getting married until you do it. Being seventeen and married with a kid on the way, puts a lot of stress on a kid whose only worries should be fixing up his car and getting ready for college.

I have thought about what my future is going to be like and what kind of life I am going to have. Every time I hear about someone getting pregnant at an early age, I really feel sorry for them. It is just like you give up your freedom and then take on two other people.

I think the worst thing about this situation is that I really disappointed my dad. We both had very big plans for me and now they are all gone. I do not have any free time to spend with my friends because I have to stay home with my wife.

I do not want to seem selfish but, my wife is already nineteen. She had her high school experience, but I do not get one. She is always telling me that she is happy that we are married and that she is going to have a baby. I honestly believe she is, but sometimes I wish I could just leave and start over. I would like to start a new life and just forget about all that has happened.

When people say life is very cruel and unfair, I know what they are talking about. This turning point in my life is going to affect me for the rest of my life.

EFFECTS OF TEEN PREGNANCY

Physical: Teens have a higher death rate from complications of pregnancy. They are often undernourished and do not receive adequate prenatal care. This results in more low birth weight infants and infants with birth defects.

Social: Recent estimates from national surveys indicate that for every teenage birth that is delayed, the taxpayer saves $5,560.00. That means that $6,171,600.00 could have been saved if the 1,110 Utah women age 17 and under, who gave birth in 1986, would have delayed the birth of their first child to a time beyond their teenage years. Over 30% of the Medicaid funded deliveries were to women under age 20. It is believed that well over 8 billion dollars are spent annually in the United States on the costs of teen pregnancy. In Utah, over $6,000,000.00 is spent annually. Children from low income households are more likely than others to be children of teenage parents and to become teenage parents themselves. The children of teen parents already run a high risk of later unemployment. Not only do teen parents often lack employment skills, they also lack the necessary resources to begin developing their children's future parenting and employment skills. Children born to teen parents are more likely to grow up in a disadvantaged neighborhood, have poorer childhood health, and have a greater chance of growing up in a single-parent home.

Emotional: The decision to engage in sexual relationships and teen pregnancy impede the emotional development and maturation process of the teen. Nineteen percent of all mothers who commit child abuse are or have been adolescent mothers. Teen parents who marry have a higher rate of marital separation, divorce and eventual remarriage.

Education: Teen mothers are less likely to finish their education. Sixty percent of American teens who gave birth did not have their high school diploma. Only about one-half of those girls will get their diplomas. Nine out of ten who do not graduate from high school will live in poverty.

TEENAGE FATHER

What are the consequences to the teen father?

1. Does not have a choice in whether the baby is aborted or not. It is the girl's legal choice.

2. If the couple doesn't marry, he does not have a choice whether the baby is put up for adoption or not, again it is the girl's choice. However, if the girl intends to put the baby up for adoption and the boy wants to raise the baby himself, he may claim rights of paternity by filing a notice with the Department of Health, acknowledging that he is the child's father and expressing intent to support the child to the best of his ability. He then becomes legally and financially responsible for the child. He can also be declared the child's father through a paternity suit. In either case, he would have to claim his rights of paternity before the baby is born but no later than the date the child is relinquished or placed for adoption by the biological mother or the date an adoption petition is filed. If he does not register his claim, he no longer has a legal right to try and establish his paternity. (Utah law)

3. If the mother keeps the baby and they don't marry, the father is still legally responsible for child support until age 18. If the girl and the baby go on welfare, the support money may be garnished from the boy's wages if and when he gets a job.

4. May not be able to prove the baby is his or not his without a court order.

   The mother may put "unknown" on the birth certificate. What if he wants to see his child? He would not have the right.

   Mother may put his name on the birth certificate. What if he doesn't think it is his baby? (For example: Ralph is a good kid, from a good family, with a reputation for being straight. He and some other friends were very curious about sex and wanted to experiment without getting into trouble--without anyone finding out about it, and without hurting anyone. They knew of a girl who was known to be "easy". She would have sex with anyone and everyone. They could satisfy their curiosity with her, no one need ever know, and no one would be hurt, right? They all slept with her to satisfy their curiosity. But the girl got pregnant. She looked at all the guys she had been with, and decided that Ralph was the nicest, had the most supportive family and the most money. She told him he was the father of her child. He said, "No way!" He would not lay claim to that girl and her baby! With so many guys sleeping with her, the chances were pretty slim that he was the baby's father. She went to his parents and told them they were going to be grandparents. They were crushed and appalled. Ralph admitted the whole sordid affair to them. They agreed that he was probably not the father and no way could he marry such a girl. The baby was born, and in one more attempt to get Ralph to take responsibility for her and the baby, the girl sent birth announcements out by the dozens with Ralph's name on them as the baby's father. Ralph left town, leaving his parents to deal with the shame.

5. If he marries the mother and they try to raise the child together
   a. their marriage is much more likely to end in divorce than if the circumstances did not include the pregnancy.
   b. he is much more likely to drop out of school and get a job; the less education, the lower the income, for life.
   c. he may feel guilty about not being able to support a family financially.
   d. he is likely to feel great resentment to the girl and the baby who have "tied him down" and "ruined his chances to make something of himself".

UNIT: Dating **LESSON:** Adoption

COMPETENCIES:

Explore the possibilities relating to the adoption process.

INTRODUCTION:

Introduce the guest speaker. Inform students that they are welcome to ask questions, but that the guest speaker may decline to answer any question he/she feels is too personal, or that he/she does not wish to answer.

LESSON OPTIONS/SUPPLIES:

OPTION #1

ADOPTION--Invite an adoptive parent, an adopted child or a parent who has given up a child for adoption to class to share his/her feelings about this important topic. It is always more effective if the students will ask questions, rather than the teacher asking all the questions. The day before the speaker comes, tell the students what the subject will be and ask them to be prepared with two or three questions they would like to ask. It is helpful for the guest speaker if the students write the questions down, so that he/she can be more prepared for the class. When selecting a speaker it is better for the class if the speaker is not biased to one religion only. This is not meant to be a religion lecture. [Information--"Questions for Adoption Speaker"]

OPTION #2

UTAH ADOPTION COUNCIL--Invite a speaker from the Utah Adoption Council to speak to the students about the procedure of adopting a child.

OPTION #3

WHEEL OF LIFE #14--ADOPTING A BABY--You have been married for eight years and have been trying to conceive for the past five years. Test results indicate that your chances of conceiving a child are very slim. You and your spouse have decided to adopt a child. Tell us the things you must do to qualify as adoptive parents and what obligations you will have after you receive your baby.

SUMMARY:

Adoption provides a means for young teens or other parents who cannot care for a child to provide that child with a good home life. It also allows parents who cannot conceive children of their own an opportunity to have a child or children they desperately want. Adoptions should take place through reliable sources and the rights of all parties should be protected.

TEST BANK:

1. Name two things that must be found in the home before a parent may adopt. (ANY TWO: DIAPERS, CRIB, NURSERY, CAR SEAT)
2. Explain the difference in the medical records of children adopted today as compared to those adopted thirty years ago. (CURRENT RECORDS ARE EXTENSIVE. THIRTY YEARS AGO VERY LITTLE INFORMATION WAS KEPT.)
3. If a parent wants to get in touch with the child they gave up for adoption many years ago, they can leave all information with a new agency. If the child comes in with matching information and requests to meet his/her parents, the agency will help them get together. [✓ T] F

QUESTIONS FOR ADOPTION SPEAKER

IDEAS FOR AN ADOPTED CHILD TO SHARE

Tell your adoption story:

your adoptive parents' situation, how old you were, the situation of your biological parents, was there an agency involved, how long did your adoptive parents have to wait before the adoption was finalized?

Do you remember the adoption of any of your brothers and sisters?

How did your parents tell you that you were adopted? At what age? Do you feel this was good or bad?

When did you or your friends realize you were adopted, rather than a biological child in your family? How did you deal with these emotions?

Do you or have you ever wanted to find your biological parents?

What, if anything, would you like to know about your biological parents?

How do you feel about the laws and procedures governing adoption?

Would you ever consider adopting a child?

Would you ever consider giving up a child for adoption?

If your son or daughter were faced with an unwanted pregnancy, how would you advise him/her? Why?

Would you consider keeping your grandchild in the above situation?

A COUPLE WHO HAS ADOPTED A CHILD:

What were your circumstances when you decided to adopt a child?

How much did it cost you to adopt your child?

Did you use a service or a lawyer to set up your adoption? What procedures did you have to follow?

Did you ever meet the biological mother of your child?

How long did it take to get a child?

How long did it take for the adoption to be finalized?

Did you have other children before this adoption? If so, how did they feel about the adoption?

When will you tell your child that he/she is adopted?

Did you make any specific requests regarding your adoptive child?

Would you adopt another child? Why or why not?

A PERSON WHO HAS GIVEN UP A BABY FOR ADOPTION:

What were the circumstances that made you decide to have your child adopted?

Whom did you talk to about this decision? How did they counsel you?

Did you use an agency or a lawyer to set up your adoption?

What procedures did you follow in setting up the adoption of your child?

How much money did you get for the adoption of your baby, including money to assist you in a healthy delivery?

What were your greatest concerns for your baby's future?

How did you feel after you gave birth to your baby?

Did you see your baby after he/she was born? How often and for how long?

Did you ever meet the people who were adopting your baby? If so, what were they like? How did you feel about them?

How quickly after the birth of your baby was he/she adopted?

Will you have any future contact with your baby? Why or why not?

Adult Roles & Responsibilities

Mate Selection

INTRODUCTION TO MATE SELECTION

Experts know many things about what makes a marriage fail and what makes one work. Countless studies have been done and their results published. While we will not look deeply at each study, we will discuss the cumulative results.

You may be asking, "If we know what makes marriages work and fail, then why is the divorce rate so high?" As our discussion continues you will notice that the studies' recommendations do not sound "romantic". Rational mate selection is not a terribly romantic process. Therefore, a romantic selection is almost always more attractive at first glance. Many marriages do not work because the couple made a romantic decision rather than a rational decision. Many of these couples should never have married in the first place. A closer look at the mate selection process could have easily helped them avoid a marriage that seemed doomed to fail.

We will approach mate selection much in the way you would select an insurance policy. We will look at the whole package: its strong points and weaker areas, then evaluate the costs and benefits. It does not sound very romantic, does it? Yet rational mate selection is probably the most critical factor in making a marriage work. If a good decision is made prior to the marriage vows, the chances of a successful marriage are much greater.

If all this sounds far too cold and uncaring, do not lose hope. The point is not to delete ALL the romance from the relationship, but rather, increase the logic thinking when you are making the decision of whom to marry. Indeed, if you are not attracted to the person and do not share romantic feelings for each other, that factor is an important one to consider. The object is to combine that deep romantic attraction with a characteristics which provide a solid foundation upon which to build the marriage.

UNIT: Mate Selection **LESSON:** Premarital Prediction Factors

COMPETENCIES:
1. Identify marital success factors.
2. Evaluate acceptability and strengths/weaknesses of possible mates.

LESSON OPTIONS/SUPPLIES:

OPTION #1
MATE SELECTION FACTORS--have students complete the survey, then discuss it. [Worksheet--"Mate Selection Factors" for each student, Information--"Interpreting Mate Selection Factors"]

OPTION #2
LOOKING FOR A MATE--Brainstorm with students the qualities they think are important to look for when selecting a mate. [Information--"Looking For A Mate"]

SUMMARY:
It is important to recognize individual strengths and weaknesses in marriage and in an intended mate. This gives us the option to make wise choices and work on the characteristics that can improve our ability as a possible mate and as a productive member of society. Spend time emphasizing the positive and improving the negatives as much as possible. Great caution should be given to anyone who spends time dwelling on the negatives in his/her life. It is wasted time and is likely to produce more negatives. It is important to remember that one's past experiences have affected and will continue to affect a person's life.

TEST BANK:
1. List five factors that are most important to you in the mate selection process and explain why you feel they are important. (ANY APPROPRIATE RESPONSES)
2. Premarital attitudes about sex have a definite influence on adjustment in marriage. [✓ T] F
3. If your parents have had a happy marriage, your marriage has a better chance of succeeding. [✓ T] F
4. Childhood happiness is a high indication of happiness in marriage. [✓ T] F
5. Whether a couple's parents approve of a marriage does not have much effect on the marriage's chance of success. T [✓ F]

OPTION #1^^^STUDENT

Name ______________________________ Class ______________

MATE SELECTION FACTORS

The following is a list of factors that may or may not have an influence on a marriage. Using the scale below, rate each item as to how important it is.

3=a critical factor to promote a happy marriage
2=important factor to promote a happy marriage
1=unimportant factor to promote a happy marriage

____ 1. Is near the same age as I am.
____ 2. Had a happy childhood.
____ 3. Same race as I am.
____ 4. Attended a weekly church service until at least the age of eleven, preferably the age of nineteen or older.
____ 5. Is the same religion as I am.
____ 6. Attends religious services about as often as I do.
____ 7. Has a healthy attachment to his/her mother and father.
____ 8. Has a good relationship with his/her parents.
____ 9. Has had relatively little conflict with his/her parents.
____ 10. Experienced love and affection from both parents.
____ 11. Has similar social background to mine.
____ 12. Has the same values and attitudes about most things.
____ 13. Has a healthy self-concept.
____ 14. His/her parents have had a happy marriage.
____ 15. Has similar educational level and intelligence as I.
____ 16. Has had a job and has demonstrated the ability to hold down a job.
____ 17. Owns or is buying a car or house.
____ 18. Was not an only child.
____ 19. Parents approve of the marriage.
____ 20. Is physically healthy.
____ 21. Has good mental health--no hang-ups about themselves or imagined situations.
____ 22. Have known each other at least a year.
____ 23. Have had an adequate length of acquaintance, courtship, and engagement.
___ 24. Is considered by most to be physically attractive.
___ 25. His/her home discipline was firm but not harsh.
____ 26. Has good communication patterns.
____ 27. Has an adequate education.
____ 28. Has completed high school, plus trained for a career.
____ 29. Has an ongoing continuing education program.
____ 30. Has a peer group to associate with.
____ 31. Has a desire to be married and to work with a spouse.

INTERPRETING MATE SELECTION FACTORS

Discussion "MATE SELECTION FACTORS" survey. Which items were important? Are the same items important to all people? By most people's standards, good looks and owning an impressive car are not significant indicators.

While owning or buying a car or house would be very nice it does not seem to predict the success or enhance the chances of a marriage. Likewise, it is important for you personally to be attracted to your intended spouse but it is relatively unimportant for him/her to be considered by most to be attractive.

Most items on the list have been found by one survey or another to have a significant effect on marriage success. It is interesting to note that there are some things that you can control and some that you cannot. For example: You have no control over being an only child or the happiness of your parents' marriage. You most likely have a lot of control over your education and communication patterns.

Now go back to your list and put a "+" by all the items you feel that you personally would rate positively on and a "-" by all the things you would rate poorly on or need to work on. Remember, many of the items listed you have no control over.

Allow students to complete this part of the exercise.

While having more pluses increases your chances for a successful marriage, having a lot of minuses does not mean that you have no hope of ever having a happy, successful marriage. What this does mean is that you should be extra cautious as to whom you marry and that you may have to work extra hard on a marriage in order to make it successful.

LOOKING FOR A MATE

Let's discuss a few of the items that are important to a marriage. As a class, let's brainstorm what you think is important to look for when selecting a mate.

Let the class brainstorm, then share the following information with them.

A happy childhood--If you had a happy childhood you probably learned how to make life pleasant. It is important to know how to be happy and make yourself happy rather than depending on someone else to bring joy to your life.

Attendance at a weekly church service--This type of religious activity builds a strong values base which, in turn, adds to the stability for a marriage. It is also important that you have the same degree of conviction toward your religion and are able to negotiate with your spouse on the amount of time you spend in religious affiliation. It is interesting to note that being of the same religion, but of different levels of activity, may cause more problems than being of different religions, but both fairly inactive.

Family Placement--Having siblings is helpful in learning how to cooperate, settle differences, and otherwise learn how to get along with others. It is important to have the opportunity to learn these skills prior to marriage.

Having a good relationship with parents (healthy attachment to, relatively little conflict)--The parent-child relationship is the primary relationship in anyone's life from birth. The way in which a person learns to handle this relationship will greatly effect the way the child will handle other relationships. If a child has learned to compromise and resolve differences with parents, he/she is more likely to be capable of solving differences in a marriage relationship.

Parents having a happy marriage--The pattern that is most natural for you to follow in a marriage is the pattern your parents display for you in your own home. You have watched the way they function for many years. You have most likely watched them agree, disagree, deal with external conflicts, deal with joy, with sorrow, with disappointments, with children, and much more. Their reactions are second nature to you. If your parents have a good relationship, they probably set a good example. If your parents have a poor relationship, they probably left you with a poor example. In either case, some good examples and some bad examples will undoubtedly surface. It will be important for you to recognize what kinds of behaviors will work and build your marriage. You should begin practicing these behaviors. Unfortunately, to say, "I will never do that in my marriage," will not work. You not only have to decide what you will not do, but consciously decide just exactly what you will do differently and then practice those constructive behaviors.

UNIT: Mate Selection **LESSON:** Society's Methods of Mate Selection

COMPETENCIES:
Analyze theories of mate selection.

INTRODUCTION:
For those of you who choose to marry, the most important decision you will ever make is that of WHOM you will marry. This decision will create more happiness or unhappiness for you than any other single choice.

LESSON OPTIONS/SUPPLIES:

OPTION #1
THE MATE SELECTION PROCESS--Class discussion. [Information--"The Mate Selection Process"]

OPTION #2
WANT AD FOR A MATE--Write a want ad for a mate. Have students hang their want ads on a wall for the class to see. It's a fun activity to increase the students understanding of one another. [Information--"Want Ad For A Mate", Transparency--"WIFE WANTED"]

OPTION #3
VIDEOTAPE--Make a videotape of yourself for a mate-finding company, or simply adapt the information from Option #2 and convert it to video. Explain to the students that this is NOT the best way to find a mate. Advertising oneself is just an experience in this class to help students identify the character traits they are seeking in a mate, and those they have developed themselves. [Video camera and tapes]

SUMMARY:
The mate selection process is an important one that needs much thought and careful decision making.

TEST BANK:
Identify the mate selection process you think works best and most encourages marriages that endure. (OPINION)

THE MATE SELECTION PROCESS

Most people who have a job they dislike, but have a happy home life are relatively happy people. Most people who find they have a job they love, but an unhappy home life, will find themselves spending more and more time at work to avoid the unhappiness. As important as the decision is of WHOM to marry, many people give it very little thought.

Some marry because of a pregnancy.
Some marry because, "He is just the type of guy my parents always wanted me to marry."
Some even marry strictly for financial gain or social status.

None of these are very rational ways to make the most important decision of your life.

It is estimated that last year 1.2 million divorces were granted. There were 2.4 million marriages.

What is the problem with our society's marriages?
Why are there so many divorces?
Is there something wrong with our present process?
Can you think of a system that would work better?
Do other countries have mate selection processes that work?

What is our present mate selection process? (date, go steady, engagement, marriage, possible divorce)

Other countries have different ways to select mates:

1. Match children at birth.
   This process would take into consideration such things as the family background, status, the family's needs. This process does not consider the couple, their personalities, likes, dislikes, life goals, etc.

2. Have parents select the mate for their son or daughter.
   What things might your parents consider? (money, education, physical attractiveness, future plans, family background, legal history, genes, ability to be a good spouse, parental abilities)

3. The Bible tells stories of "capturing" a wife.

4. Early European tribes considered women to be a legitimate prize of war.

5. One tribe on the island of Madagascar pays the highest price for a woman with children.

6. Eskimos prize tools. Therefore, tools are used as a means of bartering for a wife.
7. In Algeria, customs have become modernized and televisions or automobiles may be used to gain a wife.
8. In Uganda, the rate is 75 cows for a wife.
9. The Yap Island, found in the South Pacific, uses stone discs for the local currency. One "coin" (3-4 feet in diameter, 100 pounds), 10,000 coconuts, or 1/4 acre of land will buy a wife.
10. In Papua, South Africa, a wife can cost as much as $4,000.00.
11. Even in the early days of the United States, wives were purchased with one hundred and twenty pounds of tobacco.

(Adapted from Married Life, Second Edition, Riker, Brisbane, Bennett Company, copyright 1976, pages 225-227.)

Discuss with students the idea that parents might put more thought into selecting a mate for their child than the child would.

Write on the board: LEAD WITH YOUR HEAD, NOT WITH YOUR HEART.

What is the message in this thought? (It is important to think about your future with this person and not listen only to your emotions.)

WANT AD FOR A MATE

How would you feel about placing an ad in the newspaper to find a suitable mate? This might be an easy way to state what you want and what abilities/qualities you have to offer. It may take some of the romance out of "courting", but it may also be a great way to match up people with similar criteria for a mate.

Read the "Wife Wanted" transparency with the class.

DISCUSS:

Do you have a clear idea of what the 31 year-old male is like and what he wants?
Can you almost picture him?
How many dates do you think it would take the average couple to know this much about each other?
Do you think there are any dangers to advertising for a mate?
In reality, is this a good method of mate selection?

Your assignment is to write a want ad for a mate. You may write one for your present situation, or you may write a mock ad that would describe your status at the time you believe you will marry. You must include the qualities and characteristics you want in a mate as well as the qualities and characteristics you have to offer as a mate.

WIFE WANTED

Are you tired of hanging around laundromats looking for a mate? Have I got a deal for you! Don't settle for less than the best. Let me tell you about myself and the traits I'd like in a woman. If you think we'd make a good pair, I'd like to meet you. You can contact me by calling (000) 123-4567.

MY DESCRIPTION

Age: 28 years

Education: Masters degree in communication

Occupation: Private professional employment

Religion: A topic we'll discuss

Physical Attributes: 6 feet 1 inch tall, 180 pounds, healthy

Personality and Habits: Outgoing, dependable, likes established routines

Ancestral Origin: American

Political Affiliation: Dependent upon who is running for what office

Recreational Interests: Skiing, boating, hiking, music, swimming

Other: Likes to travel, loves children (wants a very large family), environmentalist

DESIRED ATTRIBUTES

Age: 23-26 years

Education: Minimum of Bachelors degree from a university

Occupation: Any upstanding employment with an income of at least $22,000 per year

Religion: Not fanatical in any religion

Physical Attributes: not larger than 5 feet 5 inches tall and 115 pounds, healthy, a nice appearance is helpful

Personality and Habits: Nonsmoker, infrequent drinker, thrifty, never married and no children, fun-loving

Ancestral Origin: American

Political Affiliation: Does not matter

Recreational Interests: Skiing, boating, hiking, music, swimming

Other: Likes to travel, loves children, concerned with the environment

UNIT: Mate Selection **LESSON:** One and Only

COMPETENCIES:
Analyze theories of mate selection.

INTRODUCTION:
With billions of people in the world, have you ever wondered how you will find your "one and only"? First of all, there is no one and only. There are lots and lots of people who would be just right for you. However, most people spend huge amounts of time trying to find the "perfect" partner. If you randomly "fall" into love, you may "fall" into marriage earlier than you planned.

LESSON OPTIONS/SUPPLIES:

OPTION #1
MATE SELECTION--Lecture and class discussion. If you do not have time to present this information, you may wish to provide students with a reading packet prior to class. [Information--"Mate Selection"]

OPTION #2
IS THIS WHAT YOU REALLY WANT?--Discussion. [Information--"Is This What You Really Want?" Song--"Opposite Attract"]

TEST BANK:

1. A person has a 75% chance of marrying someone who lives within five miles of them. [✓ T] F
3. People tend to look for opposite body builds from themselves for mates. T [✓ F]
6. Males tend to marry "down" in areas of:
   a. age
   b. intelligence
   c. social class
   [✓ d. all of the above]

MATE SELECTION

There are various theories that have been identified to help us analyze the mate selection process. We will discuss each theory.

1. THEORY OF PROPINQUITY: Simply stated, this theory says we marry people we know. It sounds obvious, but depending on how wide your group of acquaintances is, it decides whom you marry. If you know only people from your high school, that's whom you will marry. If you know only people where you work, your church, your college, etc., that's whom you will marry.

2. EXCHANGE THEORY: Everyone evaluates their own worth and then goes out and does the best he/she can. The person thinks, "I am this good looking, this smart, and have this type of job. You are not as good; or better; or about the same, it is a fair trade." Many exchanges are trades. For example, looks for looks, money for money, etc. It is not uncommon to see pictures of people getting married that look like they could be brother and sister. Some exchanges may be for different qualities. A guy with lots of money but who is not very handsome may be able to exchange that money for a girl who is beautiful and well-built and both may think it is a fair exchange.

3. COMPLIMENTARY NEEDS THEORY: This theory says that you find someone who compliments your needs. A dominant person may find a submissive person. A quiet person would select an outgoing person, a nurturant person may find someone who likes to be mothered, etc.

   Play the song "Opposites Attract" *(Forever Your Girl)* by Paula Abdul. Discuss the message with the class. What is the message of this song? Will this relationship work? How successful will this couple be? Why do you think opposites are so often attracted to each other?

   The message should be emphasized that couples really should not be opposites, but rather complimentary to each other. For example, if he is the life of the party, she should be a person that enjoys being a part of a group, not be the center of attention.

4. HOMOGENEOUS, HETEROGENEOUS: "Birds of a feather flock together", or "opposites attract". Both cannot be true at the same time, but both are true. Some couples marry because they have much in common: religion, sports, etc. Others are attracted by opposites and believe it will benefit each other. One person likes sports and the out-of-doors and the other likes the arts and education. What **usually** happens is the one that likes sports continues to like sports. The arts person continues to like arts and they find other people to go to their events with. However, a better approach is for each spouse to learn to participate in and enjoy the likes of the other spouse.

5. TIME AND PLACE THEORY (Happy Collision): This theory says that as we travel through life, we will meet many people; but we will marry the person we are going with when the time is right. A person may have dated and broken up with several people that they might have married if the time had been right.

   Society tells us it is time to marry when: we finish college, a career is established, finishing high school (there is nothing else to do), or when returning from military or other service. (People generally marry around four years after they begin to date on a regular basis.) Some average ages are:

U. S.	24.5 for males,	22.5 for females
Utah	22 for males,	20 for females

   The "place" half of this theory relates to who is available in the area where you are at the time (goes to the same school, clubs, etc.) This theory says you will marry someone who lives in the same geographical area where you live. An example: There are limits on the amount of time and money a person will spend when commuting to work if there is closer work. **Hence, there are limits on how much time and money a person will invest in commuting to a particular home when there are available people living nearby**. It has been estimated that 75% of the men and women who marry will live within five miles of each other. A person may have better than a 50-50 chance that their marriage partner lives within walking distance. An indicator of someone's real feeling/intentions is shown by his/her willingness to give up money for the other person.

6. FILTER THEORY: This theory says that we put on a pair of glasses with a special filter that says "anyone I date must be at least this tall, of this religion, have a particular type of family, be a college graduate, be good looking, etc." People continue to put on filters until they look around and can only see about three people. Then they come up with the famous line, "There's NOBODY decent around here." There are three main categories of filters we use: biological, social, and psychological:

   Biological filters
   Most of you will filter out the same sex people (that eliminates half the people in the world you have to choose from!)

   You can also eliminate people by age. If you are a 22 year-old man, you are probably not looking for a 54 year-old woman.

   - In six out of seven marriages, the groom is as old or older than the bride and in two out of three marriages the difference in age is less than five years. The ages are even closer for men and women who are marrying for the first time.
   - Age difference does not effect happiness (sometimes a very young male marries a much older female, or an older male marries a much younger female; their chances for divorce are not any higher)
   - The greatest threat to marriage is marrying too young.

You can eliminate your close relatives, also. Most states have laws regarding how close within the family lines a couple may marry. In Utah, the closest relative you may marry is your second cousin.

You may also choose to filter out those whose physical features are different from yours. Most people do.

* People often marry persons who have similar body proportions such as height and weight (tall people marry tall people, thin people marry thin people, etc.)
* In America, males almost universally marry females who are their own height or shorter, while females usually marry males who are at least their own height or taller.
* Persons with physical defects often marry persons who also have physical defects.
* Physical attractiveness is what usually brings two people together and is the main determinant as to whether or not there will be any more encounters.
* There is evidence that people choose mates whose physical attractiveness is roughly equivalent to their own.
* Although physical attractiveness is important to both sexes in a relationship, males tend to place a greater emphasis on it than females. (Females tend to be more concerned with the male's status than his physical attractiveness.)

Social filters

Social class is a major determinant in mate selection. Most people marry within their own class or income level. When lines are crossed, it is usually the male who has married down.

There is an increased chance of marriage success when you marry within your own social class:

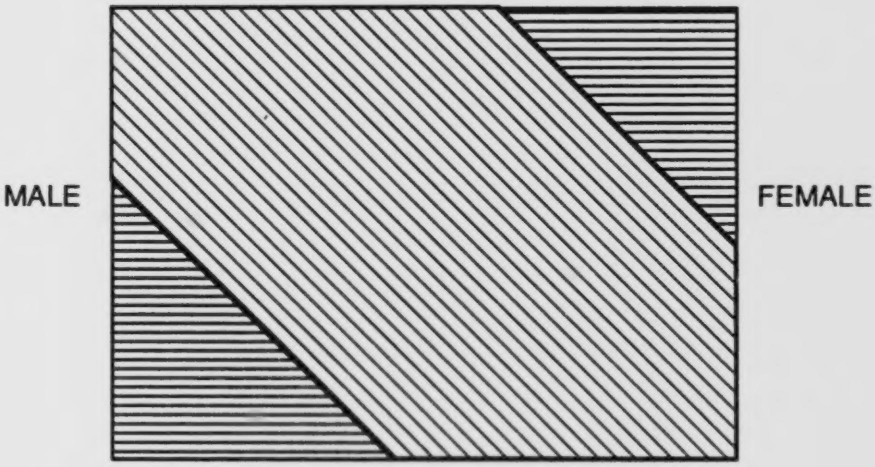
What did Cinderella have in common with the prince?
How would a doctor and a waitress relate to each other?
Would a truck driver and a senator have trouble communicating?

Race is the least likely line to be crossed in mate selection. Ninety-nine percent of us marry within our own race. However, a mixed race marriage has a much higher chance of success if they live in a community that is accepting of the marriage.

Religion is another important item to consider in mate selection. Most people marry within their own religion. All religions encourage this. There are two very good reasons for this: First, it reduces the amount of marital conflict and second, it lessens the complications of child-rearing. Another point to consider is the degree of religiosity of each partner. The more religious either of you are, the harder it is to be married to someone outside of your religion. Couples who profess no religion have a less likely chance of marital survival than mixed religions.

Education and intelligence are also important. Most men are more intelligent than their wives. Most men marry down or at least to an equal level of intelligence and education. Although similar levels of education and intelligence are desirable, they are not essential to the happiness of the marriage. However, the more education the couple has, the better the chances of a successful marriage. An ongoing education by both partners (formally or informally) is important to the success of the marriage. From what we have been talking about, in which areas do men often marry down? (Draw chart--"Marriage Gradient": age, intelligence, education, income, class, height)

LESS MARRIAGEABLES--females who are very intelligent, highly educated, older, tall, highest social class



LESS MARRIAGEABLES--males who are poor, low education, low intelligence, young, short

Where does that leave the men on the lower section and the women on the higher section? Would they marry each other? (not likely)

Psychological filters
This area deals with the compatibility of the conscious and unconscious needs of the couple. These needs are usually based on early growing up experiences. People often marry a person similar to the opposite sex parent. There is more than a grain of truth in the old song: "I want a girl, just like the girl, that married dear old Dad." This selection could be negative if they are the children of spouse abusers, alcoholics, etc., they still may marry the same kind of person. However, they may marry someone opposite of the parent because of their negative reaction to the parent. This is their chance to break the abuse cycle.

Do your personalities go well together? Some considerations:

- amount of personal space each needs
- type of love language
- seriousness or lightness of personality
- role compatibility
- interests and hobbies (be sure it is the person you are in love with, not just the activity)
- achievement orientation
- picky, meticulous, detailed, personality type

Give yourself this test:

1. Does this person make you a better person?
2. Would you rather be with this person than with anyone else in the world?
3. Could you spend the rest of your life with him/her?

IS THIS WHAT YOU REALLY WANT?

There was a bright young woman who fell deeply in love with a farmer. It was very romantic to go for moonlight rides with him as he worked around the clock to get his work finished. It was very romantic that he was such a hard working young man and would invite her along to help with various tasks.

The young couple married and several years passed. Now there were four young children added to this home. It was not romantic to the young mother when she would kiss her husband good-bye as he went to the moonlit fields to work alone. She was stranded in the house with four tired, crying children. (They were not romantic, at all.)

As time marched on the young woman grew older, had more children, and began to resent the long working hours required to make a successful life. How could she have thought working in the fields late at night was romantic? What had happened to her Romeo?

Far away, in a different city, a young man was falling deeply in love with his "Susie Homemaker". The young man had always dreamed of having a wife that was a model mother and terrific support for him. He was especially fond of the fact that his girlfriend could sing and play the piano. What wonderful lullabies his children would enjoy! He thought his "buttons would burst" every time he accompanied his sweetheart to her singing engagements in exclusive nightclubs. It was wonderful to watch the girl of his dreams charm the audience.

They married and several years passed. The young man was totally devoted to his three children. He loved to play games with them, but each night as he tucked them in bed, he felt a bit of anger. The beautiful lullabies he had anticipated hearing his sweetheart sing were absent. She had chosen to continue singing in the nightclubs to help pay the family bills. Instead of her sweet voice, the children had to settle for a slightly monotone, but loving lullaby sung by their father.

The money she earned was helpful, most certainly, but he did miss having her home several evenings each week. Things were not quite as he had pictured in their courting days.

Think of these two situations. Do you know married couples that have faced or are facing similar predicaments?

So many times we fall in love with a character trait or skill that turns out to be a liability rather than an asset.

For each of the following descriptors, identify what the liability and the asset could be. One example is given. (Teacher: you may want to draw a similar chart on the overhead or chalkboard.)

Descriptor:	**Liability**	**Asset**
dominating man	Too bossy--limits wife's activities	strong leader good administrator
fragile and petite		
good dancer		
reminds me of my mother/father		
hard worker		
romantic		
steady and sensible		
attentive		
beautiful/handsome		
sexually attractive		
life of the party		
neat and clean		
gentle		

When dating and choosing a mate, it is important to look at things realistically, at the "big picture" before making the critical marriage decision.

UNIT: Mate Selection **LESSON:** Choosing A Mate

COMPETENCIES:

1. Compile personal criteria for a future mate.
2. Discuss various theories of mate selection.

INTRODUCTION:

Most of you already know what basic qualities you want in a mate. Because it is important that you take a serious look at what you want, today we are going to make a list of all those qualities.

LESSON OPTIONS/SUPPLIES:

OPTION #1
QUALITIES I WANT IN A MATE--Have students list qualities they want in a mate. Discuss materials found in teacher information. [Information--"Qualities I Want in Mate, Poster or transparency--"You Attract What You Are"]

OPTION #2
CHOOSING A MATE BY MAKING A LIST--Have students complete the worksheet, then relate this activity to Option #1. [Worksheet--"Choosing A Mate By Making A List" for each student]

OPTION #3
WHY DO YOU MARRY?--Review with students. [Information--"Why Do You Marry?"]

OPTION #4
MARITAL RISKS--Share the information with students. [Information--"Marital Risks"]

SUMMARY:

Your list can now become a measuring stick by which you can measure possible marriage partners but it should also be a set of standards which you work toward becoming. "YOU ATTRACT WHAT YOU ARE---NOT WHAT YOU WANT."

TEST BANK:

1. Why should you decide what qualities you want in a mate before you fall in love? (BECAUSE ONCE YOU ARE IN LOVE THE PERSON BECOMES THE LIST AND YOU LOSE YOUR OBJECTIVITY)
2. Complete this statement, "You attract what you (ARE), not what you (WANT)."
3. In selecting a mate which of the following are true. (Circle all that apply.)
    a. Trying to change a person may not be a good foundation for a marriage.
    b. It is all right to be selective and you need not concern yourself with being the things on your list.
    c. If you are selective, you will never get married.
    d. It is all right to be selective as long as you are working hard to be the things on your list.

QUALITIES I WANT IN A MATE

Take a sheet of paper and list all the qualities you want in your future mate. There is no limit to the number of items you may put on your list, as long as the items reflect the qualities you think are most important. Give students time to complete the list.

There are many reasons for making this list:

1. **It is all right to be selective.**
   Remember, you will be making the decision that will effect your life more than any other. If you were selecting a car, you would have a set of standards the car would have to meet before you would buy it.

2. **Make a list while your head is still clear.**
   Once you are in love your partner becomes the list because you have a tendency to list the qualities you like in the person you are in love with. Your objectivity is lost.

3. **Find the right person, do not try to change the person.**
   If she/he does not have everything on the list, ask yourself if you can love him/her just as he/she is. If there are some things you just cannot live without or some things you just cannot live with, find someone else--do not try to change the person. The chances of the change being permanent or of them changing at all is not very likely. It would be an unstable foundation on which to base a marriage.

   Display the transparency "YOU ATTRACT WHAT YOU ARE, NOT WHAT YOU WANT."

4. **Become what you want.**
   Not only is it unfair for you to expect your intended mate to be something you are not, it is unlikely you will attract someone vastly different from your own standards, beliefs, and philosophies.

   *People who are neat and tidy in their appearance rarely date people who are slobs.
   *Bookworms rarely date drug heads.

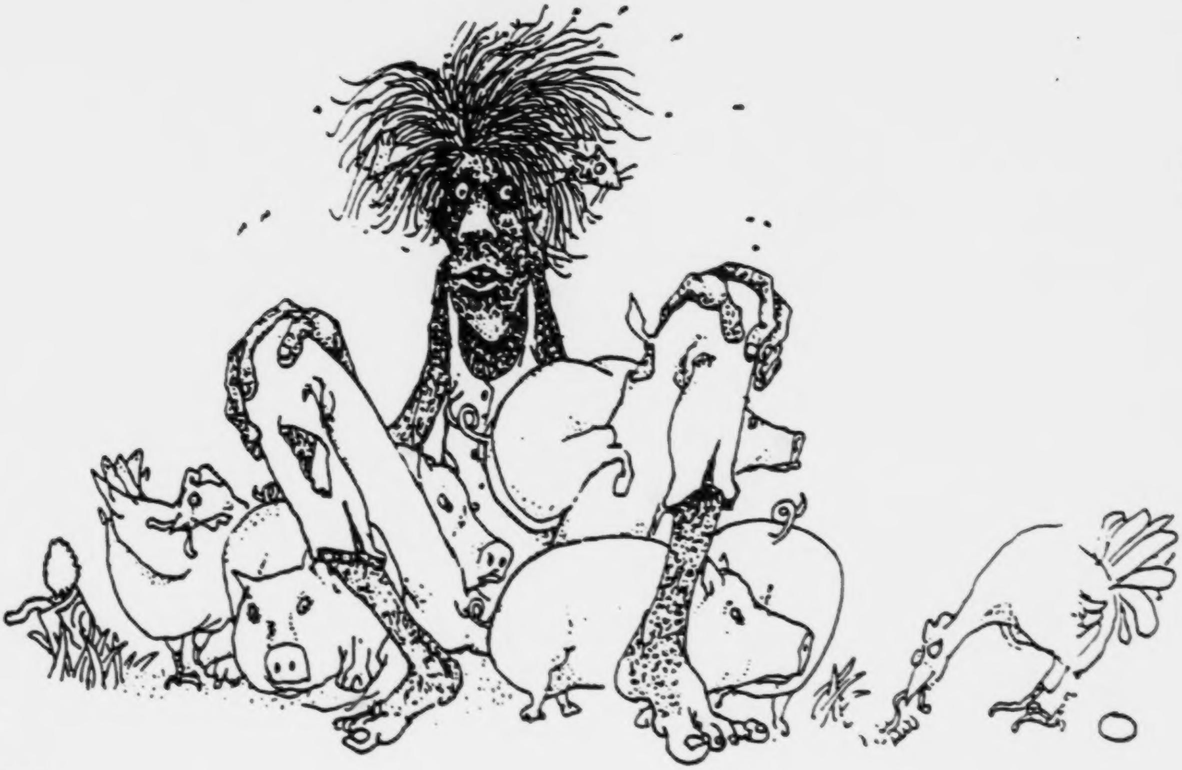
The following poem illustrates the importance of being similar to the person you plan to marry.

(SHEL SILVERSTEIN, Where the Sidewalk Ends, Harper and Row 10 East 53rd Street, New York, New York, 10022. *Used by permission.)

THE DIRTIEST MAN IN THE WORLD

Oh I'm Dirty Dan, the world's dirtiest man,
I never have taken a shower.
I can't see my shirt—it's so covered with dirt,
And my ears have enough to grow flowers.

But the water is either a little too hot,
Or else it's a little too cold.
I'm musty and dusty and patchy and scratchy
And mangy and covered with mold.
But the water is always a little too hot,
Or else it's a little too cold.



I live in a pen with five hogs and a hen
And three squizzly lizards who creep in
My bed, and they itch as I squirm, and I twitch
In the cruddy old sheets that I sleep in.

If you looked down my throat with a flashlight, you'd note
That my insides are coated with rust.
I creak when I walk and I squeak when I talk,
And each time I sneeze I blow dust.

The thought of a towel and some soap makes me howl,
And when people have something to tell me
They don't come and tell it—they stand back and yell it.
I think they're afraid they might smell me.

The bedbugs that leap on me sing me to sleep,
And the garbage flies buzz me awake.
They're the best friends I've found and I fear they might drown
So I never go too near a lake.

Each evening at nine I sit down to dine
With the termites who live in my chair,
And I joke with the bats and have intimate chats
With the cooties who crawl through my hair.

I'd brighten my life if I just found a wife,
But I fear that that never will be
Until I can find a girl, gentle and kind,
With a beautiful face and a sensitive mind,
Who sparkles and twinkles and glistens and shines—
And who's almost as dirty as me.

Option #1--TRANSPARENCY

YOU ATTRACT WHAT YOU ARE-- NOT WHAT YOU WANT!

OPTION #2^^^STUDENT

Name ______________________________ Class ____________________

CHOOSING A MATE BY MAKING A LIST

Below is a list of possible characteristics you may want in a mate.

A. Put a "1" to the side of all items that are an absolute MUST in a mate.
B. Put a "2" to the side of any items that are IMPORTANT but negotiable.
C. Put a "3" next to any items you would LIKE, but could live without.
D. Cross out any items you WOULD NOT WANT in a spouse.
E. Add any characteristics not on this list that you feel are NECESSARY and assign them a number, as stated above.

_____ 1. Is friendly and popular with others.
_____ 2. Shows concern and compassion for others.
_____ 3. Respects authority.
_____ 4. Does not drink alcohol.
_____ 5. Does not use tobacco.
_____ 6. Does not use drugs.
_____ 7. Is physically attractive.
_____ 8. Shows affection appropriately.
_____ 9. Is thoughtful.
_____ 10. Attends the same church I do.
_____ 11. Has same religious beliefs.
_____ 12. Is not childish.
_____ 13. Is not moody.
_____ 14. Uses clean language.
_____ 15. Is dependable.
_____ 16. Is responsible for his/her own actions.
_____ 17. Is good with children.
_____ 18. Takes care of self, has good grooming practices.
_____ 19. Is easy to talk to, listens to me, is good at communicating.
_____ 20. Has interests similar to mine.
_____ 21. Is in good physical health.
_____ 22. Is in good mental health.
_____ 23. Is considerate.
_____ 24. Has a good relationship with his/her parents.
_____ 25. Has a sense of humor.
_____ 26. Deals well with conflict and/or disappointment.
_____ 27. Is forgiving.
_____ 28. Is intelligent.
_____ 29. Has experience working, can hold down a job.
_____ 30. Has an appropriate amount of schooling.
_____ 31. Is tidy--keeps things clean and in working order
_____ 32. My parents approve of her/him.
_____ 33. The people I respect most think highly of him/her.
_____ 34. Desires a normal family life.
_____ 35. Wants children.
_____ 36. Does not intend to have children.
_____ 37. Belongs to my race.
_____ 38. Has a reasonable amount of self confidence and self-esteem.
_____ 39. Makes me feel good about myself when we are together.

WHY DO YOU MARRY?

After discussing the type of person you want to marry, you also need to consider why people marry when they do. There are many things to consider:

1. TRAPPED: feel trapped by pregnancy or promises or engagement.
2. ESCAPE: marry to get out of the house, or escape from any other bad situation. (The person usually escapes to a worse situation.)
3. OBLIGATION: feel like you had to marry because you have been sexually active or in some other way feel obligated.
4. STATUS CHANGE: might be moving or going off to college or graduating and decide it is time to marry.
5. SET VARIABLE: find the person that you believe is the right person and decide to marry.
6. PITY: pity and love are two close emotions and some people cannot distinguish between the two.
7. LOVE: Hopefully all would include some of this emotion in their marriage.
8. PRESSURE: Getting older and fear of not getting married. People say, "He is nice looking and has a good job, but he's not married, so maybe he is gay."
9. COMPANIONSHIP: As mature persons, we spend the first part of life being dependent (0-14 years), then being independent (adolescence), then move to interdependence and are ready for companionship. Different individuals reach these points of development at different ages. Age does not equal maturity.
10. MONEY: Financially I can marry now.
11. FAMILY: You are ready to have a family and want to be married in order to accomplish that.
12. COMMON HISTORY: Have gone together so long and have invested so much time into the person and their relationship that you ask, "What now? I guess we get married."

Marriage should never become "just the next step" in a relationship. The characteristics and timing of a marriage are important.

MARITAL RISKS

There are many risks involved in marriage. Each of the following ideas have been found to be more common in divorced couples than those who stayed married:

1. Too early an age (the biggest risk is when the girl is under 20)
2. Parental disapproval
3. Unhappy childhood
4. Poor relationship with parents
5. Poor self-concept
6. Different values
7. Poor attitude about sex
8. Parents are divorced or in a poor marriage
9. Pre-marital pregnancy
10. Length of acquaintance with each other is less than 1 year before marriage
11. Either partner is physically or emotionally unhealthy

UNIT: Mate Selection **LESSON:** Single Living

COMPETENCIES:

1. Analyze pros and cons of single living throughout the life cycle.
2. Compare single living versus shared responsibilities.

INTRODUCTION:

Many people around us live in single situations. Some choose to be single and some are single by circumstance. The number of single people in our country has risen during the past decade because of economics factors, career choices, and choosing to delay marriage. These people are a vital part of our population. Some of you will remain single. Some of you will spend a part of your lives living in a single situation. Today we will explore the advantages and disadvantages of single living, along with skills for managing that period of your life.

LESSON OPTIONS/SUPPLIES:

OPTION #1

PROS OF SINGLE LIVING--Divide the class into two groups. Give each group a paper and marker. Have one group brainstorm all of the pros of single living. Ask the other group to brainstorm all of the cons. Example:

PROS	CONS
no one to report to	lonely
do what you want	pay own bills

Have each group share and discuss their ideas. [2 large sheets of paper and 2 markers]

OPTION #2

LIFE CYCLE--Identify times in a life cycle when an individual may live as a single:

1. Single as a youth living with parents.
2. Out of high school living with roommates or parents.
3. Own apartment because of choice.
4. Divorce or separation.
5. Death of spouse.
6. Other circumstances.

Many times people do not choose single living, but by making the most of the situation, these people are very involved and fulfilled.

OPTION #3

BOOK--Read the book *The Missing Piece* (Shel Silverstein, copyright 1976 by Evil Eye Music, Inc. ISBN: 0-06-025671-0, Harper Collins Publishers) to the class. Discuss it's implications on living alone versus being married. It is not necessary to be married to be a happy, complete person.

OPTION #4

INTERVIEWS--Students will conduct interviews with single people, using either of the interview forms. Summaries of the interviews should be shared with the entire class. [Worksheet--"Interview" or "Interview on Single Life" for each student]

OPTION #5
PANEL--Assemble a panel of single people. Each member of the panel should have a name tent identifying which group of single people they represent.

1. Youth.
2. College student with roommates.
3. Someone living on his/her own, by choice.
4. Someone living on his/her own, by circumstance.
5. A divorced person.
6. A widow or widower.

Prepare students prior to the panel. Help them write questions for the single people on the panel. Some sample questions are included with this lesson. [Information--"Possible Questions for Singles Panel"]

SUMMARY:
No matter if you live as a single person by choice or circumstance, you can be a productive, valuable part of society. You should adjust so that you can be happy and enjoy whatever life gives to you.

TEST BANK:

1. How can you prepare for single living? (OPINION)
2. What aspects of single living appeal to you most? (OPINION)
3. What aspects of single living appeal to you least? (OPINION)

OPTION #4^^^STUDENT
Name ______________________________ Class ____________

INTERVIEW

Interview two people who live alone from the following list:

- a. Single as a youth living with parents.
- b. Out of high school, living with roommates or parents.
- c. Own apartment because of choice.
- d. Divorce or separation.
- e. Death of spouse.
- f. Other circumstances.

INTERVIEW #1:
Person you interviewed: ____________________________________

1. Why are you single?
2. How do you feel about being single?
3. How do you deal with loneliness?
4. How do you handle expenses?
5. Do you include anyone in the decisions you make?
6. Do you include other people in your vacations?
7. How do you handle social situations when most people have a mate?
8. What advice do you have for other single people?
9. Would you change your single status, if given the opportunity?
10. Whose responsibility is it to seek out a living companion?
11. What do you enjoy most about being single?
12. What do you enjoy least about being single?

INTERVIEW #2:
Person you interviewed: ____________________________________

1. Why are you single?
2. How do you feel about being single?
3. How do you deal with loneliness?
4. How do you handle expenses?
5. Do you include anyone in the decisions you make?
6. Do you include other people in your vacations?
7. How do you handle social situations when most people have a mate?
8. What advice do you have for other single people?
9. Would you change your single status, if given the opportunity?
10. Whose responsibility is it to seek out a living companion?
11. What do you enjoy most about being single?
12. What do you enjoy least about being single?

OPTION #4^^STUDENT
Name ________________________________ Class ____________

INTERVIEW ON SINGLE LIFE

Today, more people are choosing the single life or are single for a major part of their lives. In order for you to be better prepared for this part of your life, interview three single people of different ages.

1. College age to 30 years-old.
2. 30 years-old to 50 years-old.
3. 50 years-old +

Try to select people with whom you feel comfortable and who will answer your questions openly and honestly. Ask the following questions:

1. Do you enjoy being single?
2. Would you rather be married?
3. Do you date?
4. How do you spend your leisure time; vacation time?
5. Do you plan on being married?
6. Do you live alone or do you have roommates?
7. What are your eating habits? How much do you cook for yourself at home, and how much do you eat out?
8. When you want to discuss something important, to whom do you talk?

After you have completed your interviews, summarize the viewpoints on a separate sheet of paper, commenting on the following:

1. What attitudes do these people have in common?
2. On what points do they differ?
3. What conclusions would you draw about creating a successful single life based on what these people said?
4. Comment on statements made by these people with which you agreed and/or disagreed.

POSSIBLE QUESTIONS FOR SINGLE'S PANEL

Please be prepared to discuss the following items:

1. Why are you single?
2. How do you feel about being single?
3. How do you deal with loneliness?
4. How do you handle expenses?
5. Do you include anyone in the decisions you make?
6. Do you include other people in your vacations?
7. How do you handle social situations when most people have a mate?
8. What advice do you have for other single people?
9. Would you change your single status, if given the opportunity?
10. Whose responsibility is it to seek out a living companion?
11. What do you enjoy most about being single?
12. What do you enjoy least about being single?
13. Have you bypassed up marriage opportunities?
14. Did his/her parents have a successful marriage?
15. Is a career more important to you than marriage?
16. Do you feel that you are "too picky" to find a mate?

Adult Roles & Responsibilities

Engagement

INTRODUCTION TO ENGAGEMENT

The engagement period is a vital part of the mate selection process. It is a good idea to look at the engagement period as marriage insurance. This is a time when the engaged couple really gets to know one another and if they will truly be compatible.

We suggest that you focus on the importance of relationships and evaluating similar values and goals, rather than spending time on planning weddings or focusing too much on the costs of receptions and activities that will not last. The purpose of this unit is to focus on the realities of becoming a married couple and uniting their hopes, dreams and goals.

UNIT: Engagement **LESSON:** A Time To Evaluate and Plan

COMPETENCIES:

1. Summarize purposes of engagement period.
2. Analyze signals of potential problems during engagement.
3. Analyze expenses of a wedding.
4. Identify the legal requirements to get married.

INTRODUCTION:

Have students unscramble the following words and sentence:

NSOEILTEC ARNUCSENI SI ETEMNGGNAE TAME

(ENGAGEMENT IS MATE SELECTION INSURANCE)

LESSON OPTIONS/SUPPLIES:

OPTION #1
GET TO KNOW YOUR FUTURE MATE--Review information with students. ["Points for Discussion with a Future Mate" for each student, Information--"Get To Know Your Future Mate"]

OPTION #2
WEDDING PLANS--Discuss the information with the class. Be sure to approach this information from a consumer standpoint, rather than getting carried away with elaborate plans. [See Information--"Wedding Plans"]

OPTION #3
ENGAGEMENT CASE STUDY--Review with the class. Then have each class member write a short case study of his/her own. Divide the class into small groups. Let each group review and discuss several of the class case studies. [Information--"Engagement Case Study"]

OPTION #4
MARRIAGE LICENSE REQUIREMENTS--Review with the class. [Information--"Marriage License Requirements"]

OPTION #5
COSTS OF A WEDDING--Put a sample of wedding items in a box (ring, veil, invitation, pictures, etc.). Let class members select an item out of the box and discuss who would pay for this item, traditionally. Then discuss whether the division of wedding costs are practical or mandatory.

OPTION #6
AFTER THE CEREMONY--Discuss with students that the planning of a wedding in only the beginning of their married life together. While making these plans, they should also list specific things they plan to do to keep their marriage alive and well. Have small groups of students brainstorm ideas they have seen married couples use, or original ideas they think would help keep a marriage strong.

OPTION #7
WHEEL OF LIFE OPTIONS

#3--SETTING UP HOUSEKEEPING--Congratulations!!! You are engaged to be married. You and your intended spouse have found a wonderful little apartment. Your best friend gave you a wedding shower at which you received the following items:

1 case of fruit cocktail
1 set of sheets
4 sets of dish towels
1 pizza pan complete with crust mix and tomato sauce
1 cooler (ice chest)
1 box of kitchen staples (salt, baking powder, soda, cinnamon, and sugar)
1 set of mixing bowls
1 set of four glasses

When compiling the items you have already accumulated individually, the lists includes a stereo, a car, and a mountain bike. Identify the remaining items needed to set up housekeeping.

#7--RECEPTION OR NOT, THAT IS THE QUESTION--You are getting married in three months and you have just finished discussing your wedding plans with your parents and your future in-laws. Your parents are willing to spend $1000.00 for a reception. Your spouse's parents will do the same. That means that the two of you will need an additional thousand dollars if you have the reception you had planned. During the discussion, the idea of not having a reception was mentioned several times. Your parents agreed to the idea, but your future in-laws were opposed. What will you do? How would you spend the $3,000.00 if you did not have a reception? Evaluate all of your options and discuss them with the class.

#10--GETTING TO KNOW YOUR FIANCEE--You are engaged and excited about your upcoming marriage. However, you have recently noticed some habits of your intended spouse that cause you to be mildly concerned about how well you will get along after marriage. You are certain that the two of you will live happily ever after, but you decide to do a little investigating anyway. Tell the class what you learned about marriage adjustments after talking to at least four couples, two who have been recently married.

SUMMARY:

We have talked about many things to be considered during engagement, but the most important one of all is the happiness of the engaged couple. If the relationship is not good during engagement, it will not magically improve with the words, "I do". There is NO SHAME in breaking an engagement. It is much easier to endure the embarrassment of calling to cancel the invitations than the stigma of a divorce. It is much easier to see the disappointment on the faces of friends and loved ones when you cancel the wedding than it is to see the pain when they hear of your divorce. The whole purpose of the engagement is to prepare for a marriage and SEE IF YOU REALLY WANT TO MARRY THE PERSON. Use the engagement period to insure the happiness of your marriage.

TEST BANK:

1. Engagement is:
   a. a legal pledge to marry
   b. essential to obtain official approval from society
   c. necessary for providing time to test the relationship
   d. unimportant unless a couple has set a wedding date
2. List three of the most important topics that need to be discussed during engagement. (ANY APPROPRIATE RESPONSES)
3. The engagement period is NOT a time for:
   a. further getting to know each other
   b.I discussing important topics
   c. disclosing secrets about yourself
   d. getting along at all costs
4. In Utah, a man must be 21 years old to marry without parental consent. T F
5. A blood test is required within 30 days prior to application for a marriage license in Utah. T F
6. There is a three-day waiting period between issuance of a license and the marriage in Utah T F
7. The legal age to marry with consent in Utah is:
   a. 16
   b. 18
   c. 15
   d. 14

GET TO KNOW YOUR FUTURE MATE

During engagement you will be treated differently than when you were just dating. Most of the time your families will show the greatest change. You may get called "uncle" or "aunt" by your intended partner's nieces and nephews. Your in-laws may start calling you "son" or "daughter". You may be assigned food for family gatherings or trips. You are now an established couple and you may see each other in a very different light. At the same time there is usually a lot of hustle and bustle going on with wedding preparations and everyone is giving you his/her opinions and advice. It is typical for the couple to feel somewhat cloudy, as if they are in some kind of a dream world; but, it is also a time when clear thinking and deep personal discussions should take place. When you are engaged you ARE NOT married. Engagement was intended to be a time to plan your wedding; but more importantly, it was meant to be a time to see your intended spouse as a spouse and discover if you really want the marriage to take place or not. ENGAGEMENT IS MATE SELECTION INSURANCE. If you followed the mate selection procedures that we talked about, you have most likely chosen well; however, no relationship carries a guarantee and a little insurance never hurts. Use the engagement period to make certain that this is the person you want to marry. Engagement should still be a time when you EVALUATE your relationship.

If you are in a serious relationship, ask yourself a few questions:

1. What is your partner's favorite color?
2. How does your partner roll his/her toothpaste?
3. What is his/her mother's maiden name?

It is not that the answer to these questions can predict your future happiness together, but your answers may give you some idea as to how much you know about the other person. These same questions could be asked when you are engaged, but a more productive list has been provided.

The following is a list of items that you should take a serious look at during engagement. At this point, you may know how your intended spouse feels about many things; but, undoubtedly you will not know everything about that person. Engagement is the time to discuss many things and come to some agreement on most topics. It is not so critical that you agree on everything, but some of the items are better negotiated during engagement than after the marriage has taken place.

OPTION #1^^^INFORMATION

POINTS FOR DISCUSSION WITH A FUTURE MATE

I. ECONOMIC MATTERS--Future financial plans and problems
  a. Budget
  b. Savings
  c. Who will manage the money?
  d. Buy or rent a home?
  e. Wife's employment
  f. Occupational plans for "breadwinner"
  g. Future education or training
  h. Attitudes concerning use of money
  i. Emergency fund
  j. Insurance

II. RECREATION
  a. Importance of recreation: consider joint/individual activities
  b. Cost of recreation in relation to budget
  c. Entertaining friends
  d. Recreation with relatives

III. RELIGION
  a. Individual religious backgrounds
  b. Current religious philosophies and commitments
    1. Attendance at church
    2. Basic religious ideas
    3. Prayer
    4. Type of wedding ceremony
    5. Who will perform the wedding ceremony
    6. Family planning
    7. Affiliation of children

IV. CHILDREN
  a. Number of children
  b. Methods of discipline (childhood, middle and teen years)
  c. Teaching responsibility
  d. Rights and responsibilities of parents
  e. Rights and responsibilities of children
  f. Allowances and money management
  g. Education of children

V. AFFECTION
  A. Attitudes in family
  B. Behavior in public
  C. Behavior in presence of children or relatives.
  D. Verbal expression of love
  E. Emotional needs
  F. Building and maintaining security and trust in the relationship.

VI. IN-LAWS
  A. Interaction with in-laws. How much? When?
  B. Proximity of home to in-laws
  C. Financial independence
  D. Emotional independence
  E. Names for in-laws
  F. Degree of in-law participation in marriage
  G. Sharing holidays and traditions
  H. Child tending

VIII. COMMUNICATION
  A. Fighting fair; handling arguments
  B. Compromising
  C. Importance of making time for communicating

IX. HANDLING CONFLICTS
  A. Cause of conflict
    1. Insecurity
    2. Lack of respect
    3. Differences
    4. Interferences of others
    5. Patterns of behaviors
    6. Others
  B. Ways of handling conflict
    1. Giving in
    2. Fleeing
    3. Avoiding
    4. Fighting (display of anger)
    5. Forgetting
    6. Putting off
    7. Compromising
    8. Tears
    9. Threats
    10. Guilt
    11. Others
  C. Dealing with feelings resulting from conflict
    1. Challenged
    2. Unloved
    3. Insecure
    4. Misunderstood
    5. Unhappy
    6. Respected
    7. Cared for
  D. Importance of Forgiveness
  E. Checklist of agreement/disagreement

WEDDING PLANS

When many people hear the word wedding, they immediately begin to think of traditions associated with weddings in their families. Following is a brief summary of where some of these traditions began. (Adapted from "Wedding Traditions Unveiled", page 12-13,1986, SEVENTEEN.)

DIAMONDS: Diamonds symbolize endurance and strength. In the Middle Ages, kings and knights thought that diamonds possessed the power to bring victory in battle or in love.

THE JUNE BRIDE: June is a busy month for weddings. This dates back to the ancient Greeks and Romans. They honored Juno, the goddess of love, and marriage with celebrations during June. They thought a June marriage would bring happiness and prosperity to the marriage-bound maiden.

HONEYMOONS: After a marriage of capture, the couple would hide from the bride's parents for a month, until the search was dropped.

RINGS: When a woman received a gold ring from a Roman man, it meant he was entrusting her with his house and all its contents. Romans, Greeks and Egyptians wore rings on the third finger of their left hand because they thought one vein in that finger ran straight to the heart.

THROWING RICE: Greeks and Romans tossed kernels of wheat and corn as symbols of fertility.

CAKES: A loaf of bread was the first known wedding cake. The wedded couple would share a bite, then the groom would "break" the bread over his wife's head. This symbolized fertility and was a sign of his dominance over her. Guests gathered the crumbs as good luck charms.

The traditional wedding has gone through many changes. It is now just as common to have a non-traditional wedding as a traditional one. With wedding costs skyrocketing, many couples choose alternate types of weddings and receptions. You may know couples who have ten bridesmaids and others who have none; couples who have silk flowers and couples who have real flowers; receptions and ceremonies in the back yard, church house, or the grand ballroom; couples who invite everyone they and their parents know and couples who invite a few close friends; couples who skip the reception altogether, but have a quiet ceremony and flee to Hawaii. All are acceptable solutions, but the solution must fit you and your intended spouse.

The manner in which a wedding is paid for may differ depending on your situation. If your parents and his/hers are extremely wealthy, you may have the dreamed of "unlimited budget". However, for most couples, this is not the case.

It is not uncommon for couples to work from a budget compiled of what his parents can pitch in, what her parents can pitch in, and what the couple has saved. It is interesting to see how the spending of the money changes when the engaged couple must supply the money for wedding expenses. Often they choose to have a less expensive wedding day and spend more on a honeymoon or furnishings for their apartment.

Regardless of how you finance your wedding, you should refrain from going into debt. It is not a good idea to begin a marriage with debts other than a car and house.

For those who plan a the traditional marriage and reception, the following budget may be helpful. This budget is meant only as a guideline for couples to use and may be altered. This outline would allow for a wedding day that is fairly well rounded. This budget could be easily altered if the couple decided they were not going to have reception refreshments, but wanted to have a nicer wedding breakfast.

Invitations--10%
Reception--40%
Photography--7-8%
Flowers--7-8%
Clothing and Gifts--25%
Wedding Breakfast--10%

Regardless of the type of wedding , it is very important to plan some method of keeping permanent reminders of this wonderful day. After the wedding is over, many memories about the wedding day fade away and die. Rented dresses and tuxedos are returned, flowers die or become too old and dusty to save, the frozen cake gets thrown away, but pictures and videos will help you always remember this special day.

TRADITIONAL VERSUS THE NON-TRADITIONAL TROUSSEAU

Have students list traditional trousseau items on the board. They may come up with such things as cotton dishcloths with hand painted faces for each day of the week, hand embroidered pillowcases, tatted tablecloths, china, etc. This list may run dry quickly. Now have students list practical things that would be helpful to a newly married couple. This list may include anything. Examples: a car, furniture, cookbooks, dishes, pans, a vacuum, sewing machine, tools, lawn mower, etc. The two lists may over-lap.

Many girls spend years building a trousseau. For some this is a family tradition they want to continue and can be a fun and useful experience. For others, the whole idea seems out of date. The traditional trousseau may well be out of date, but the idea of acquiring a few possessions before you are out on your own is still a good idea. Many males bring a car that is paid for into a marriage, along with some tools and possibly a stereo or hunting equipment. The car will most definitely be a welcome item to the typical budget of newlyweds and when the couple returns from their honeymoon to hang their first picture on the wall, going to get the hammer from the back room will seem much nicer than going to Dad to borrow one. While some girls bring a tablecloth that has never been used, but has been passed down for four generations, others bring dishes, pans and a couple of favorite cookbooks. What you bring to the marriage is up to you--but anything that is paid for will most likely be welcome.

ENGAGEMENT CASE STUDY

CASE STUDY

Becky and Joe had been dating for 4 1/2 years. They were both in their senior year of college when they got married. Everyone thought they were the perfect couple. He was a big football star, but had suffered enough injuries that he knew he wanted another career. She had been in the drill team and was the president her third year. They had both been obsessed with taking care of their bodies. Perhaps that is what brought them together; they both spent so much time in the gym. Their marriage had been relatively trouble free for four years and everyone marveled at how well they had taken care of themselves. They both looked as good, if not better, than in their college days. However, one problem had surfaced. Joe wanted children. They both had stable jobs and he was ready to start a family. Becky had been dragging her feet for over a year now and Joe could not understand why. One night they got into a heated discussion about having children. Becky expressed her feelings. She told Joe that she really did want to bear a child. She felt adoption was a more reasonable way of getting a child. Her rationale was that they both had spent many years refining their bodies. Why should she be expected to suddenly give up her body to have a baby? She had seen birth films when she was in college and she did not want to go through that process. Joe was devastated. What would happen now?

DISCUSS:

1. Would it have helped if Joe had known this about Becky before they were married?
2. How could this problem have been identified then?
3. What could have been done before marriage about the problem?

While Joe probably assumed that Becky wanted children and was willing to give birth to them, only half of his assumption was true.

Never assume that you know how she/he feels about any ideas and important issues. These are important issues and could cause a great deal of stress later in the marriage. They could even cause a divorce.

MARRIAGE LICENSE REQUIREMENTS

I. Age Requirement
   A. Age 14--minimum
      Must have written consent of parent or guardian
      Notarized statement giving permission may be accepted
   B. Age 18--may obtain license without parental consent

II. Degree of Relationship
   A. Fifth degree of consanguinity--second cousins may marry

III. Blood Tests
   A. No blood tests are required at present

IV. Cost--$30.00

V. Time Frame
   A. No waiting period--license is good immediately
   B. License must be used within 30 days

VI. Bride and groom must both be present to complete and sign application

VII. Information for License
   A. Name, address, date and place of birth, education, number of marriages; if previously married, how and when terminated
   B. Information regarding parents:
      Name and place of birth, including mother's maiden name

UNIT: Engagement **LESSON:** Love Language

COMPETENCIES:

1. Explore the interactions of various communication styles.
2. Assess personal communication styles.

INTRODUCTION:

The teacher should come in the classroom and begin taking roll in a different language. (If you do not know a different language, just make up mixed-up words that the students will not be able to understand.) Relate to students that this is the way marriage is. If you do not speak the same "language", you are in for some trying times.

LESSON OPTIONS/SUPPLIES:

OPTION #1

LOVE LANGUAGE QUIZ--Have students complete the quiz answering how they feel CURRENTLY. ("Love Language Quiz" comes from the book *How To Avoid Emotional Divorce* by Dr. John H. Lund, used by permission.) [Worksheet--"Love Language Quiz" for each student]

OPTION #2

DECODING LOVE LANGUAGE--Present the lecture, using the case studies included in the lecture notes. [Student Information--"Decoding Love Language" for each student, Information--"Decoding Love Language--Teacher's Guide"]

OPTION #3

Assign students to categorize family or friends according to their love language orientation. They should list the characteristics they can identify.

SUMMARY:

To increase the effectiveness of communication, it is helpful to understand your partner's love language.

TEST BANK:

1. List the three Love Language orientations and give two characteristics of each:
   A. TASK
   (ANY TWO OF THE FOLLOWING: ACHIEVEMENT, ACCOMPLISHMENTS, HARD WORK, STATUS, THINGS)
   B. VERBAL
   (ANY TWO OF THE FOLLOWING: SHARING FEELINGS, TALKING, LISTENING, HEART-TO-HEART TALKS, CARING WORDS, MEANINGFUL DISCUSSION)
   C. TOUCH
   (ANY TWO OF THE FOLLOWING: HOLDING HANDS, HUGGING, PHYSICALLY CLOSE)

2. If you are married to a verbally oriented person what kinds of things can you do to meet his/her needs? (Give at least 2 examples)
   (ANY APPROPRIATE RESPONSES)
3. Name 2 things that a touch oriented person likes in a relationship.
   (ANY APPROPRIATE RESPONSES)
4. Explain the "Golden Rule with a Twist" theory.
   ("DO UNTO OTHERS AS THEY WOULD HAVE YOU DO TO THEM, NOT AS YOU WOULD HAVE THEM DO TO YOU.")
5. Which love language gets a "Bad Wrap"? Why?
   (TOUCH. PEOPLE EQUATE TOUCH WITH SEX.)
6. As discussed in class, what is the greatest human emotional need?
   (ACCEPTANCE)
7. Which orientation is most likely to have a high degree of stress? Why?
   (TASK. THEY EXPECT TOO MUCH OF THEMSELVES AND OTHERS.)
8. How can a couple with two different orientations resolve their differences?
   (BY PRACTICING THE "GOLDEN RULE WITH A TWIST".)

Name ______________________________ Class ________________

LOVE LANGUAGE QUIZ

Choose only one answer per set of questions, even though more than one may apply. These questions pertain to you as a child, as a parent, or as a spouse.

1. What statement best describes you?
    a. Physically expressive.
    b. Verbally expressive.
    c. Goal oriented .
2. As a child I received
    a. hugs and kisses.
    b. verbal praise.
    c. gifts and presents.
3. My family demonstrated love
    a. by touching. b. by telling each other. c. it was just understood.
4. In communicating affection to my mate, I prefer to give
    a. tender kisses. b. tender words. c. a gift of tender meaning.
5. I would most enjoy receiving from my companion:
    a. a hug and a kiss when we meet in the evening.
    b. a phone call during the day.
    c. a surprise note expressing appreciation.
6. I would rather have my mate
    a. be physically expressive and loving.
    b. recognize my efforts with words of appreciation.
    c. repair a small thing like a screen door, or mend a pair of pants.
7. For a gift, I would most enjoy
    a. a coupon that said, "Good for one month of good morning kisses."
    b. a personal, handwritten love letter.
    c. my favorite home cooked meal or dinner at a nice restaurant.
8. I would prefer
    a. a night on the town and a late-night dinner for two.
    b. to have my mate pay me a compliment in the company of friends, family or just when we are alone.
    c. help with the dishes, trim the lawn, or work with me on some project.
9. I would prefer
    a. a kiss. b. the words, "I love you". c. a small gift.
10. I would prefer
    a. a romantic weekend.
    b. a long heart-to-heart talk.
    c. a clean house or well-kept yard.
11. It is more important to have my mate
    a. sit close to me in the car.
    b. talk to me about the day's events.
    c. remember to run an errand for me.

12. I would rather
    a. be embraced and treated romantically.
    b. be told I am loved
    c. be shown, by hard work, that I am loved.
13. I would prefer to have my mate
    a. reach out and touch me.
    b. say, "I love you".
    c. surprise me with a good deed.
14. I would prefer giving
    a. an embrace. b. a kind word. c. flowers.
15. With which of these statements do you most agree?
    a. I would rather hold hands in public, or walk arm-in-arm and mean it, than live in a fancy house.
    b. I would rather be told I was loved than be married to a workaholic who is always giving me everything but him/herself.
    c. You should not have to tell somebody you love them all the time; they should know it by the way they are treated.
16. I most agree that:
    a. Just being held can be emotionally satisfying.
    b. You cannot know a person unless you really talk to him/her.
    c. There is a time and a place for everything--showing affection in public makes me nervous.
17. I prefer expressing appreciation by
    a. a pat on the back. b. a phone call. c. sending a note.
18. As a reward for "good grades," I would give
    a. some physical expression. b. some praise. c. some money.
19. I would be most inclined to criticize a teenager for
    a. not being respectful of their parents' wishes.
    b. not being appreciative of what they have.
    c. not keeping their room clean.
20. As a parent, I would be more inclined to
    a. spank. b. scold. c. make the child sit in a corner.
21. If I enjoyed dancing, I would do so because of the
    a. physical closeness. b. social interaction. c. physical exercise.
22. As a parent of a young child, I would prefer
    a. playing games. b. reading to them. c. going for a walk.
23. Basically I am
    a. romantic. b. talkative. c. hard working.

Total number of "A" answers______, "B" answers______, "C" answers_____

OPTION #2^^STUDENT INFORMATION

DECODING LOVE LANGUAGE

A = touch-oriented   B = verbal-oriented   C = task-oriented

TERM	SYMBOL	DESCRIPTION WORDS
TOUCH	HAND	hugging holding hands physically close
VERBAL	EAR AND MOUTH	sharing one's feelings listening heart-to-heart talks caring words meaningful discussion
TASK	EYE	achievement accomplishments hard work status things

DECODING LOVE LANGUAGE

There are three methods of communication or love language orientations:

1. A = touch oriented
2. B = verbal oriented
3. C = task oriented

You should remember:

1. A person's primary orientation is determined by the highest score on the love language quiz.
2. The secondary orientation is determined by the second highest score on the love language quiz.
3. Some people will have scores that are very close or may use a different love language under different circumstances.

It is important that you understand the following terms:

Love language - the way one sends and receives messages of acceptance, affection, and appreciation-- much broader than a sexual expression.

Review the student handout "Decoding Love Language".

TERM	SYMBOL	DESCRIPTION WORDS
TOUCH	HAND	hugging holding hands physically close
VERBAL	EAR AND MOUTH	sharing one's feelings listening heart-to-heart talks caring words meaningful discussion
TASK	EYE	achievement accomplishments hard work status things

The greatest human emotional need is ACCEPTANCE. This is especially true in a marriage relationship. The question "Do you love me?" translates to "Do you accept me? In spite of all my fears and faults will you stay with me? If I am totally revealed to you, all my good and all my bad, can I trust you to love me and care for me?" By using the love language you can learn to communicate this complete kind of acceptance to your loved ones.

Where Does Your Love Language Come From?

Your love language comes from a reflection of or reaction to your home life. Some people reflect their home life in their love language. If your mother is a task-oriented person and you are also a task-oriented person you reflect your home love language. If, on the other hand, your mother is task-oriented and you are touch-oriented, you are reacting to your home love language. One is not better or worse, but it is important to recognize that you do or do not speak the same love language as those around you. Most people have learned their love language--so it can be changed. However, change is not what is needed, understanding is.

Give the following examples, then let the students respond:

A child comes home with good grades. What would a touch-oriented parent do?
(Give the child a hug and kiss or other physical reinforcement.)

What would a verbally-oriented parent do?
(Say things like, "I am very proud of you." "You are a wonderful student.")

What would a task-oriented parent do?
(Give the child money, buy something for the child, take the child somewhere special, do something nice for the child.)

Multiply this experience by a few hundred times and you can soon see why people develop their own love language and feel a need to be spoken to in that love language.

GOLDEN RULE, WITH A TWIST

Do unto others as they would have you do to them, not as you would have them do to you. Speak to your partner in whatever love language he/she speaks. If you really want to communicate, look at the other person's love language and respond to it.

METHODS OF DECODING OTHERS' LOVE LANGUAGE:

1. Ask him/her to take the quiz.
2. Recognize how he/she reacts and shows love to others.
3. Observe his/her reaction when a compliment, hug, or gift is given. Which do you think means the most?

It is important to know that in a crisis, many people move to a different language, just to combat the crisis, then move back to their original language when the crisis has passed. Watch for signs of a different language when stress or crisis occurs.

THE TOUCH-ORIENTED PERSON

The touch-oriented person takes a bad rap because all too often touching implies a sexual connotation. In fact, most touching is non-sexual in nature. Touch can comfort, show appreciation show approval, give encouragement, be reassuring, give confidence, show empathy, and many other emotions.

HOW TO RELATE TO A TOUCH-ORIENTED PERSON

touch discreetly while passing
when giving a gift or receiving one, give a hug and a kiss
always give a hug and a kiss when you part or return to each other
hold hands at home or while going for a walk and stay with each other
sit next to your mate when in public

TOUCH-ORIENTED PERSON CASE STUDY #1

Susan and Andy have been married for two years. While dating, Andy always held Susan's hand when they were in public and cuddled up close during movies. Susan remembers how good it made her feel when they would walk down the center of the mall hand in hand. She was always proud to have Andy's arm around her at home or during family gatherings. Things have changed now that they are married. Andy rarely puts his arm around Susan. Last week, as they walked down the center of the mall, Susan decided to stop and see just how far he would get before he noticed that she had stopped. He was two stores away before he turned to ask her what she was doing. She wants to feel that he is proud to be with her. Has the love worn off?

DISCUSSION:

Do you think Andy's love for Susan has really worn off?
(Maybe, but not likely.)
What orientation is Susan?
(Probably touch.)
Do you think Susan wants her husband to have his hands all over her in public--or what is it she really wants?
(She wants him to hold her hand like he did when they were dating. It makes her feel loved and appreciated, like he is proud to be with her.)
What other things might Andy do to keep the communication in their marriage functioning well?
(Give hugs and kisses as they meet and part each day. Hold hands or put his arm around her at home and in other public places. Cuddle while watching a movie.)

TOUCH ORIENTED PERSON--CASE STUDY #2

"I am nearly twenty-one years old and my mom still has to hug and kiss me every chance she gets. I have been away playing football at the university for two years now, and every time I come home, my mom cannot wait to get her arms around me. Even when I was in high school, my mom had to give me a kiss before I left for a weekender with the guys. My roommate says his mom always has fresh homemade bread when he goes home to visit. Why can't my mom be like that? She knows how much I like her apple pie--why can't she make that? Well, I guess I should be grateful that my mom does all my laundry and fixes great food while I am home.

DISCUSSION:

What orientation is the son?
  (task)
What orientation is the mom?
  (touch)
What might improve the relationship between the son and his mother?
  (If they understood each others' love language and could accept each other as they are. If they could put the golden rule with a twist into action, their relationship would be better.)

It is important to remember that you must recognize your mate's language (or whomever the relationship is with) and communicate with him/her in that language. Do not be afraid to ask your mate to communicate with you in your language but do not expect your mate to change his/her language just to fit your preferences.

THE VERBALLY-ORIENTED PERSON

The verbally-oriented person loves the heart-to-heart talk. This person usually spends long hours on the phone and enjoys going to visit people. A warm and sincere compliment would most often be preferred over a gift or even a warm hug. They may or may not be good listeners but the relationships they enjoy most are those with people who are good active listeners.

MEETING NEEDS FOR A VERBALLY-ORIENTED PERSON

practice active listening
make phone calls often
send notes and/or poems
have heart to heart talks
give sincere compliments
occasionally ask "Do you need to talk?"
say "I love you"
set aside a time to talk each day
go on a weekly date so that the two of you can talk

VERBALLY-ORIENTED PERSON CASE STUDY

JACKIE: "Why do I always have to tell Steve that I love him? He should know it by how I treat him, by how hard I work, and by the fact that we have been married for 30 years. I know he loves me, I do not have to be told everyday that I am loved. I think he is insecure, immature, and needs to grow up."

What orientation is Jackie? (TASK)
What orientation is Steve? (VERBAL)
Is Steve really immature and insecure? (No. He just speaks a different love language.)
Is it realistic or even fair for Jackie to expect him to change his love language?
(No. Her love language is no better. He has the right to be treated the way he wants to be treated.)
How might this couple compromise and resolve the problem?
(Discuss how they each feel and use active listening skills to be sure they really understand each other. They might try the golden rule with a twist.)

One of the most meaningful parts of communication is the listening process. Too many times we are concentrating so hard on what to say that we forget to listen to what is being said.

ACTIVE LISTENING means that you are really involved in listening and not just putting up with the other person's talking. This is an extremely important skill to use with a verbally oriented person.

THE TASK-ORIENTED PERSON

Characteristics of a task-oriented person:

- makes lists, establishes budgets, lives by appointment book
- has great expectations so has great frustrations
- is a perfectionist, or is frustrated because he/she is not perfect
- feelings are centered in things not people
- he or she is a doing kind of person, can get much done and feels proud of accomplishments
- gets carried away with "doing"
- tries to do too many things
- sets himself/herself up for stress and pressure

MEETING NEEDS FOR A TASK-ORIENTED PERSON

- have a clean house
- be thrifty with money
- have lunch ready
- have clothes clean and ironed
- have dinner at a certain time each night
- be dependable - ON TIME
- work side-by-side on projects
- do something special - bake a pie, wash the car
- do small things - mend, do repairs, surprise with gifts

Task-oriented people should:
- maintain perspective
- prioritize their values and refer to that list often
- in marriage, agree on roles with their mate and define each person's responsibilities
- schedule time for emotional fulfillment on their calendars or it will slip past them and destroy their relationships

TASK-ORIENTED PERSON CASE STUDY--"The List"
Sandy is a mother of four children. She got tired of nagging her husband to do things around the house. She decided to list the jobs on a piece of paper and post her list on the fridge. Her husband, John, would then know what she expected him to do on Saturdays. John did not like spending all his time on Saturday working around the house. As time went on, the list grew and grew, until one day John looked at a list that was four pages long. Sandy was getting rather cross. John decided that there was only one way he could face this problem and still live with his wife. He decided to work every Saturday for two hours. That way, he could get the things on the list done without losing his whole Saturday to "THE LIST". To his dismay, he could only get a couple of items finished each week. The list kept getting longer and longer. Finally, in complete despair, John hired a fix-it man and went to the football game with his kids. When Sandy discovered what he had done, she became very angry. She wanted John to do the jobs, not someone else. She thought it was unfair that she had to do all the housework without getting a break, while John went to ball games and enjoyed himself.

DISCUSSION:

Why did Sandy want John to do the jobs himself?
(Because she is task-oriented and views that as an expression of his love for her.)

Do you think John is a task-oriented person?
(Not likely or he would have done the jobs.)

What might the couple do to solve their problem?
(They could hire a fix-it man and a housekeeper. They could discuss a time and day each week to work on tasks together, then limit the stress of "THE LIST" to that time each week or day. They could delegate jobs to their children. They could spend every other Saturday working around the house, doing what Sandy felt was important. On the other Saturday, John could plan family activities.)

UNIT: Engagement **LESSON:** Budget Talk

COMPETENCIES:

1. Outline marriage costs.
2. Practice communication skills with a member of the opposite sex.

INTRODUCTION:

You have probably heard the quotation, "If you have money problems you have marriage problems." Budgets seem to be one of those things most couples dread talking about. Often they make comments like, "No, we cannot afford to do that because it is not in our budget." "Sorry, we are already over our budget this month." Or a favorite, "We paid the bills last night and found out we have $3.00 until payday." This comment usually comes on about the eighth day of the month. The purpose of a budget is to know where the money is coming from and planning where it will be spent. A budget is not undesirable. It is simply a way of being sure that you get what you want for your money.

LESSON OPTIONS/SUPPLIES:

(TEACHER NOTE: The purpose of this lesson is awareness, to get students to talk with the opposite sex about financial concerns, to help them see what can happen to their dreams if a crisis hits, and to point out the value of discussing money during the engagement period. This lesson is an in-class, two-day exercise. Depending on time, you may use the lesson "Project Reality" INSTEAD for a more involved out-of-class exercise. If you plan to use the Money Management unit, you will probably not use either of these lessons.)

OPTION #1
HOW TO MAKE A BUDGET--Students complete the activity guide. [Information--"Budgets", Transparency--"Possible Budget Items", Worksheet--"How to Make a Budget" for each student]

OPTION #2
JOKER CARD--TEEN PARENTS--Remind students that everyone is at risk to have unexpected events change their lives. Hand out "Joker Card--Teen Parents" and have students complete it. ["Joker Card--Teen Parents" for each student]

OPTION #3
COMPUTER SPREADSHEETS--If you have the facilities, students may want to practice planning a simple budget on computer software your school owns.

OPTION #4
FUTURE NEWLYWED FAMILY--This activity is an option similar to Option #1, but may be more applicable to some situations. The use of both options would be redundant, so plan ahead and make your decision as to which you will use in your class. [Worksheet--"Future Newlywed Family" for each student]

OPTION #5

SURPRIZE!--For this activity you will use the transparency, "Realities of Budgeting". This is to help the students understand that budgeting must be flexible because there are always unexpected surprizes that occur. Have each student write three numbers between one and fourteen on a sheet of paper. Place the transparency on the overhead projector. Each student must then complete the worksheet, using the experiences that correlate with the numbers they wrote earlier. [Transparency--"Surprize!", Worksheet--"Surprize!" for each student]

SUMMARY:

Money is a subject many couples avoid discussing, especially if they are having financial problems. It is important to remember that a budget must be flexible in order to work. A budget that is not flexible causes many problems. The budget is a good starting point from which a couple can manage their money.

The best time to discuss a budget is while you are engaged. That is a good time to determine how you will handle your financial future together. Many marriages start by spending money for the first month, until it is gone, then deciding where to get more money. This is undoubtedly a difficult way to begin a marriage. One of the best things about budgeting as a couple is that it forces the couple to talk to each other about money, share their hopes, dreams, and expectations.

TEST BANK:

1. If you have money problems, you have marriage problems. [✓ T] F
2. Budgets are good for a marriage because they force a couple to sit down and talk about money. [✓ T] F
3. As defined in class, a budget is:
   a. financial security for life.
   b. one's distribution of money.
   [✓ c. knowing where the money is coming from and how it will be spent.]
   d. all of the above.
4. The best time to discuss budgets is:
   a. when your paycheck arrives.
   b. when your paycheck is spent.
   [✓ c. before you are married.]
   d. after you have been married long enough to understand each other's spending habits.
5. Identify two items that are only paid once or twice a year, but must be included in the budget each month.
   (ANY OF THE FOLLOWING: CHRISTMAS, PERIODICALS, INSURANCE, OR ANY ITEM THAT IS ONLY PAID ONE OR TWICE A YEAR.)
6. Approximately what percentage of your paycheck is taken for taxes? **(25%)**

BUDGETS

Hand out the activity guide "How to Make a Budget". Have students complete this worksheet, as male/female pairs so they can more clearly see the perspective of the opposite sex where finances are concerned.

INSTRUCTIONS TO STUDENTS: This sheet is to be filled out as if you just got married. Be sure to include everything you would need to be happy as a newly married couple. You may determine how old you are, if you are in college, working post-high school, working post-college, both working, or only one working. This exercise will give you the most benefit if you choose the type of conditions you think are realistic for when you intend to marry.

NOTE TO TEACHER: Because budget costs vary so greatly from location to location and year to year, there are no specific estimated costs. You will find it helpful to list your personal costs or an estimate for your area, before giving this lesson. Exact costs are not the point of this activity. The objective is to get the students to communicate about financial concerns with a member of the opposite sex. It is very enlightening for them to discover how much they know about financial obligations and costs of running a household. The importance of having a **flexible** budget should also be emphasized

Students may find it difficult to decide what the monthly cost for some items will be (electricity, natural fuel, etc.). If this lesson lasts one day only, look at their living conditions (size of home, etc.) and give them an estimated cost. **However, it is more effective if this lesson lasts two days. Students can then go home and discuss costs with their parents, or make calls to get more exact amounts.**

Show the transparency of "Possible Budget Items". Inform students that the items with a "*" are required budget items. Have students complete the assignment.

DISCUSS:
How did you do?
If your "TOTAL" answer is a negative number, you will have to rethink some of your expenses, or find better paying jobs. Would you rather do what you really love, as a career, and spend less money, or would you rather change careers to meet your financial needs?

Discuss:

1. How can budgets be adjusted so that expenses match income?
2. Ask for examples of people who have changed their jobs to meet their family needs, or who have compromised their lifestyle in order to stay in the job they love.

POSSIBLE BUDGET ITEMS

* auto--fuel and maintenance or transportation
birthdays/other gifts
cable TV
car payment
clothing
clubs or organization fees
cosmetics
credit card or loan payments
donations
eating out
* electricity
entertainment
* food
hair cuts (perms)
hobbies
holidays (Christmas, Valentine's Day, Hanukkah, etc.)
home interior updates
* house payment or rent
household supplies (cleaners, paper products)
insurance
* medical bills
* medication
* natural gas
periodicals
pet care
phone
savings
schooling
vacation
yard care

OPTION #1 ^^STUDENT

Name ______________________________ Class ____________________

HOW TO MAKE A BUDGET

List the items you would include in an ideal budget for newlyweds. You must include necessities, as well as fun items. List items on the left side of the page.

In the blank to the right of each item, assign a monthly dollar figure to each item on your list. For some items you may need to figure a total cost, then divide it by 12 to figure a monthly budget amount (Christmas, birthdays, vacations, insurance, etc.). Example: if car insurance is $180/6 months, = $30 per month.

Now, total the budgeted amounts for all the items on your list. Place this amount in the space "OUTGOING MONTHLY EXPENSES".

OUTGOING MONTHLY EXPENSES ____________________
+
ADD 25% TAXES * ____________________

TOTAL EXPENSES ____________________

To figure your monthly income, complete the following information:

HIS JOB TITLE: ____

HER JOB TITLE: ____

	# OF HOURS		HOURLY WAGE		WEEKLY INCOME
HIM	__________	X	__________	=	__________
HER	__________	X	__________	=	__________
	TOTAL WEEKLY INCOME				__________
					X 4
TOTAL MONTHLY INCOME					__________

To see if your income will cover your expenses, do the following:

Place the total of your monthly income in this space ________________
—
Place the total of your expenses in this space,
then subtract ________________

TOTAL ________________

*The average American spends approximately 25% of his/her income on taxes. This includes income and sales tax.

OPTION #2^^STUDENT
Name ______________________________ Class ____________________

JOKER CARD--TEEN PARENTS

Congratulations!!!!! You are back to the present but you (and your girlfriend or boyfriend) have just had a baby. All figures below should be figured as of right now!

HIS JOB TITLE: ____

HER JOB TITLE: ____

	# OF HOURS		HOURLY WAGE		WEEKLY INCOME
HIM	________	X	________	=	________
HER	________	X	________	=	________
TOTAL WEEKLY INCOME					________
					X 4
TOTAL MONTHLY INCOME					________

1. Return to the list of expense you made on the first page of this assignment. Draw a line to indicate the bottom of the list. Now, add additional expenses a new baby will create in your budget. Do not forget child care expenses for the hours you will be working or going out for entertainment.
2. Now adjust your budget so that you can live on your income. Put a single line through any costs that need to be changed and write the new cost to the right. (example ~~$75.00~~ $150.00)

THINK ABOUT IT. . .
What negative effects does a teen pregnancy have on the hopes and dreams of teen parents?
Is it a good option to give up a baby for adoption?
Do most teen parents complete high school? trade school?

OPTION #4^^STUDENT

Name ______________________________ Class ________________

FUTURE NEWLYWED FAMILY

Describe your future newlywed family situation for which you will be making a budget. Your values and goals should be reflected in your description. Include the ages of you and your spouse, hobbies and interests, how you spend your leisure time, place of residence, occupation(s), and any other characteristics about your lifestyle that will help you decide how your money will be spent.

SURPRIZE!

Match the numbers you wrote on your paper to the situations below. Complete the worksheet using these situations.

1. Your car breaks down and it costs $300.00 for the repair bill.
2. You fell off a ladder. It cost $150.00 for the stitches.
3. You get a $100 bonus at work because you had a great idea that will help the company save money.
4. You get a raise of $50 a month.
5. Oops! You got an $80.00 speeding ticket.
6. Your washing machine broke down. It will cost $100 to fix it. The repairs will take two weeks.
7. Your favorite aunt died. She left $5000.00 to you in her will.
8. You've had several car accidents which have resulted in an increase of $30.00 a month in your insurance.
9. Ouch! You broke your leg! The bill is $3,500. The insurance company will pay 80% of the bill, but you must pay the rest ($700,.00).
10. Your grandmother died. The funeral will be held in Miami. It costs $350.00 for the plane fare.
11. You are awarded $1000.00 because you just won the lottery.
12. Wow! You forgot to balance your checkbook last month and bounced four checks. The service charge is $15.00 for each check you bounce.
13. Your rent increases $40 per month.
14. Your elderly parents need a $1000.00 loan.

OPTION #5^^STUDENT
Name ______________________________ Class ______________

SURPRIZE!

SITUATION #

How does the new situation affect your monthly budget?

List three possible solutions to adjust your budget:

How will you adjust your budget to handle the new situation?

SITUATION #

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SITUATION #

How does the new situation affect your monthly budget?

List three possible solutions to adjust your budget:

How will you adjust your budget to handle the new situation?

UNIT: Engagement **LESSON:** Project: Reality

COMPETENCIES:

1. Learn the basic economic realities of getting married.
2. Practice discussing cooperatively with an opposite sex partner.

INTRODUCTION:

This assignment is going to introduce you to the "real" world. You will act as if you are newlyweds and will be responsible for finding an apartment, car, insurance, etc.

LESSON OPTIONS/SUPPLIES:

TEACHER NOTE: You may want to use the lesson "Budget Talk" INSTEAD o this one for an in-class exercise. If you have the time to teach the money management unit, you will probably not use either of these lessons.

OPTION #1
PROJECT: REALITY--This is not an easy assignment for students, but is very meaningful. The project takes one day to explain to the students. The actual assignment is then completed out of the classroom. The following pages explain what is expected and how students are to complete the assignment. If you live in a small town, you may wish to assign different groups of students to contact specific businesses and report the information back to the class to avoid annoying the local business with repeated questions. [Worksheet--"Project: Reality" for each pair of students, one colored die, one white die]

OPTION #2
PART II--This part of the project is not to be assigned until Project Reality has been completed and graded. Before passing out Part 2, staple the assignment sheet to each completed project and follow the instructions as stated. Students will attach additional pages showing how they dealt financially with each situation assigned them. [Assignments from Option #1, Worksheet--"Part II" for each pair of students]

SUMMARY:

Discuss with students some of the things they learned by completing this assignment. It should be a lively sharing session.

TEST BANK:

No test questions were written for this project. Completion of the project was test enough!

PROJECT REALITY

The object of this project is for students to see what is economically involved in marriage and what their standard of living would be if they were to marry at this time. The project should be done as realistically as possible, using actual facts, figures, and situations where they occur for each couple doing the project.

Many parts of the project require a signature, to show that the student did, in fact find the information from someone in the position to know. A phone number must also be provided so that the teacher may call to validate (if necessary) any of the signatures. If students get information over the telephone, they should write the person's name with whom they spoke and and write phone behind it to indicate that they used the telephone to get information.

NAMES: Each student will choose a partner of the opposite sex for this project. A student who is seriously involved with a girlfriend/boyfriend should use that person as his/her partner. Other partners can come from the same or another Adult Roles and Responsibilities class, or students could get any friend of the opposite sex to be their partners in the project. (It is important that the partner be of the opposite sex in order to appreciate the differences in what males and females commonly spend money on.) Students will write their names in the spaces marked 1 and 2.

INCOME: The job now held or one they are qualified for. The person named in number I will write what his/her current job is in A,1. The other person will use the space A,2. If the hourly pay is MORE than minimum wage, the person must have his/her employer sign the form, showing that he/she is being paid that amount. If students do not have a job, they may assume that they can get a job at minimum wage and list that job. If students would like to use a better job than the one they have, they may go job hunting, asking employers to sign if they would be willing to hire them.

Hourly pay: Listed for person number 1 and 2.

Projected pay: Students will multiply their hourly pay by 40 hours per week, then by 4.25 weeks per month to get a monthly gross wage. Students who are working part-time would be working full-time for this project. Students may not work more than 40 hours per week. (It would be foolish to set up a standard of living based on overtime. Extra hours in the week are needed to maintain a married and family life, or to help fill in financial gaps in emergencies.)

Total gross income/month: add the projected pay for both partners together.

FIXED EXPENSES/MONTH: With a calculator, students will create a budget allowance by figuring percentages of their gross total income to be used as a guideline. (Percentages are from the Department of Commerce, showing American spending trends in 1987). Amounts actually spent in each area will be figured on the other pages of the project and the totals listed in the "amount spent" column. Taxes need only be figured and placed in both columns.

OPTIONAL EXPENSES: (page 2) Students must decide whether or not to buy insurance. Costs are prefigured for them, but the teacher will have to up-date them when needed. If students have other insurance plans that are part of their employment benefits, have them be sure to describe them and list the cost along with their employer's signature., All items on this page are options. (Decisions made on this page will be relevant to how couples cope with part 2 of the project.)

HOUSING: Students may use the classified ads or the apartments of friends or relatives they know to complete this page. It is required that they actually go to the apartment to see what they get for their money. Utility estimates and signatures on this page may be from the renter or owner, from the utility offices, or estimated with a parent's help from family bills. Deposit information is very eye-opening for students, but since they are one-time expenses, they do not need to be figured into monthly expenses.

TRANSPORTATION: Many students will have their own cars and should use actual information. They should include the payment that was made here, even if the car is already paid for. Students who do not have a car will need to check classified ads and visit car lots to find a car and get the needed information and signatures. Insurance costs can also come from actual policies, if the student owns the car, or from contacting an insurance agency.

CLOTHING: Students may list clothes in groups. For example: 6 pairs of socks, $24.00. Students' own signatures, rather than parents' signatures may be appropriate for those who buy their own clothing. Students will divide total yearly expenditures by 12 to get monthly figures. If they have spent too much, they will have the task of eliminating clothes they could not buy on their budgets.

FOOD: as explained on the project form.

GRADING THE PROJECT: Grading should be based upon completion of the assignment. Any student who completes the entire project should have gained valuable experience in economic management, whether or not he/she was able to keep expenses below the income level. As you check the optional expenses page, initial where insurance was purchased, so that students may not add it in PART 2 of the project, if it was not initially purchased. Keep all projects until PART 2 is assigned., Suggested points: 100.

OPTION #1^^^STUDENT NAMES_______________________________ CLASS _______________

PROJECT: REALITY

(Hand in only one project for both people)

Names: 1.
2.

INCOME: (Signatures needed only if over minimum wage)

A. Job now held or qualified for:

1. Employer's signature:
Phone:

2. Employer's signature:
Phone:

B. Hourly pay
1. 2.

C. Projected pay (40 hours/week, 4 1/2 weeks per month)
1. 2.

D. Total gross income/month:

FIXED EXPENSES/MONTH: (bring totals up from the following pages) Percentages in parentheses are guidelines to help you compute the upper limits in each area.

		Budget Allowance	Amount Spent
A.	HOUSING (27%)		
B.	FOOD (16%)		
C.	CLOTHING (7%)		
D.	TRANSPORTATION (14%)		
E.	TAXES (24%)		

SUB TOTAL _______________

Add optional expenses from page 2 (12%) _______________

TOTAL EXPENSES PER MONTH _______________

OPTIONAL EXPENSES (Choose those you want to include)

F. **INSURANCE**

Life $50,000 (Write who is being insured) ____________

(Permanent, 9.25% interest) ____________
$18.00 each person per month
OR
(Term) $8.50 per month ____________

Renter's $10,000 $6.00 per month ____________

Health ($50.00 deductible, couple)
$175.00 per month ____________

G. **SAVINGS**

For emergencies (to remain in savings) ____________

For future purchases ____________

H. **CREDIT**

List credit cards applying for and what will be purchased with them:

Major purchases to be bought on credit and approximate prices:

How long will it take you to pay the item off? ____________

Monthly payment ____________

Add 1.5% of TOTAL credit charges ____________

I. RECREATION--Write amount budgeted ____________
What type of recreation will be included in this budget?

TOTAL EXPENSES THIS PAGE ____________

HOUSING

1. Apartment

   Find a furnished apartment that fits into your budget.

   Address:

   Rent/month:

   Deposit required:

   Are utilities included in the rent?

      If so, what utilities are included?

   Does the apartment use gas?

   What furnishings are included?

   Are the furnishing adequate?

      If not, what else will you have to get?

   Signature of apartment owner:

   Phone:

2. UTILITIES

   Go to the following utility companies to get information and signatures for utilities not included in the rent of the apartment you have chosen. Ask for estimates of costs based on your apartment size.

   A. Gas (if used in apartment)

      Deposit required:

      Average cost/month:

      Signature: Phone:

   B. Electricity

      Deposit required:

      Average cost/month:

      Signature: Phone:

   C. Water and garbage pickup

      Cost/month:

      Signature: Phone:

   D. Telephone

      Average cost/month:

      Signature: Phone:

TOTAL COST OF RENT AND UTILITIES PER MONTH: ____________

TRANSPORTATION

1. Find a car you can afford to buy.
   List make and year:
   Where will you buy it?
   How much will it cost?
   How will you finance it? (Where will you get the loan?)
   What will the monthly payments be?
   How many miles/gallon does it get?
   Signature: Phone:

2. How many miles/month would you drive? (for work, pleasure, etc.)?
   Current cost of gas per gallon: ____________
   Miles/month divided by miles/gallon X price/gallon=
   Cost of gas/month ____________

3. Insurance
   Contact an insurance company to insure your car.
   Name of company:
   Phone:
   Signature:
   Is insurance comprehensive or liability only? Explain:

   Cost of premiums per month:

4. Repair--Estimated cost of repairs and upkeep per year divided by 12. (Generally the older the car, the more the cost of repairs)

   Cost/month ____________________

TOTALS

Monthly payments: ____________________
Cost of gas/month: ____________________
Insurance cost/month: ____________________
Repair cost/month: ____________________

TOTAL ____________________

CLOTHING

Write a list of all clothing you or your parents have bought for you in the last year and the approximate price paid for each.

Person #1

Total:

Parent's signature:
Phone:

Person #2

Total:

Parent's signature:
Phone:

Combine totals and divide to get monthly cost of clothing:

Did you spend more than the guideline of 7% income? If so, what could you eliminate? Make eliminations before transferring the total to the front page.

FOOD

One person should write down everything that is eaten for ONE WEEK. Those amounts should be DOUBLED. Together, go to a grocery store and price everything you would need to buy in order to eat the way you have been eating. MULTIPLY BY 4 to get the monthly cost. ADD in non-food items you need that may be bought at the grocery store (like toilet paper, window cleaner, cosmetics, etc.)

TOTAL COST PER MONTH: ____________

List all meals and snacks:	Shopping list	Prices

OPTION #2^^STUDENT

Names ______________________________________ Class ____________________

PART II

You have been married six months and have been using the budget you have made. (Some of you are in the hole by now, others have six months worth of savings).

Each of you roll a die. The die with the hignest number receives a 10% salary increase. If both dice are the same, one of you (the first alphabetically) receives the raise.

Roll the white die to see which of the following situations you must learn to manage. Circle the situation that belongs to you.

1. Christmas is coming. Make a list of names, gifts, other expenses you expect, and how you will pay for them.
2. Your apartment was burglarized. You lost your stereo, TV and VCR, as well as a two-week pay check you had cashed.
3. The older of you is fired from your job. After six weeks you have not been able to find another one as good, but could get a job at the fish plant washing down the floors on the night shift (minimum wage).
4. One of you needs dental work. The bill is $565.00.
5. You want desperately to go to college. It will cost $600.00 for tuition and $100.00 for books for the first quarter. Can you go? Which one of you will go? Can you continue after the first quarter?
6. One of you (youngest) was involved in a serious accident in your car. The car was totaled. Medical bills for injuries received in the accident amounted to $13,000.00 This person was unable to work for four weeks.

(NOTE: If renters insurance was purchased, it replaces all items. Health insurance pays 80% of expenses after the deductible has been met for maternity and accident health costs, but not for dental work. If the car was totaled, students should check with the insurance policy they have to see whether they will get help in replacing it. (The accident was no one's fault; students cannot sue for damages.) If you wish to go to college, you will need to cut back the number of hours worked each week.)

ADDITIONALLY:
If either of you was born in the months of January, March, May, July, September, or November, you are expecting a baby! The doctor charges $1125; the hospital bill is $2200. List all other expenses you will have during the first six months after your baby is born. What will you do about work/child care?

ALL: Please figure out where the necessary money will come from (revise your budget in RED PENCIL). Pull money from savings, if needed, and if you have it. Use insurance ONLY if you originally bought it, or loans with a plan for paying back, etc. Use welfare only if no other option is available. This will require a visit to the welfare office for information.

List ALL additional expenses (use additional pages, if needed):

TOTAL ______________

If you miss any work (if you were fired or unable to work because of an accident, illness during pregnancy, or to stay home with your baby), figure the amount of the lost income:

TOTAL ______________

Total the above figures: TOTAL ______________

This is the amount of money that must somehow be made up.

Explain how you will come up with the money. Show figures to indicate how much savings you have, where SPECIFIC cuts could be made in your budget, where loans could come from and how you would pay them off, etc.)

UNIT: Engagement **TOPIC:** Marital Roles

COMPETENCIES:

1. Outline common adjustments in marriage.
2. Compare effects of careers on marriage.

INTRODUCTION:

Everyone comes into a marriage with some expectations as to what it will be like. Part of the difficulty in early marriage adjustments is in the discovery that not everything is as you thought it would be.

LESSON OPTIONS/SUPPLIES:

OPTION #1

JACOBSON MARITAL ROLES SCALE--Have students complete and score the "Jacobson Marital Roles Scale". Preface the test by explaining to students that Alver H. Jacobson recognized the conflict in marital roles and devised a test or scale to help people identify and classify their own philosophy of how marital roles should be distributed. The test was later revised by R. L. Hamblin and R. O. Blood. [Worksheet--"Jacobson marital Roles Scale" for each student, Transparency--"Marital Roles"]

OPTION #2

MARITAL ROLES CASE STUDIES--Discuss case studies. [Information--"marital Roles Case Studies"]

OPTION #3

MARRIAGE PAPER--Have students write a short paper on different marriages they have observed and how that couple dealt with marital roles. You may wish to use some of these assignments as case studies.

SUMMARY:

Many of the marriage problems today come from the unequal division of roles and responsibilities. If the roles are divided unequally, but the partners view them as equal, then there is not a problem. While not all of these problems can be solved before marriage, discussing role division and being reasonably certain that you and your intended mate view role division similarly before marriage gives your marriage a much better chance of success.

RESOURCES:

Alver H. Jacobson, "Conflict of Attitudes Toward the Roles of Husband and Wife in Marriage," American Sociological Review, April, 1952, pp. 146-50.

TEST BANK:

1. According to Jacobsen Marital Role the worst combination of marriage is:
   (A) Equalitarian wife, traditional husband
   (B) Traditional wife, traditional husband
   (C) Equalitarian husband, traditional wife
   (D) Equalitarian husband, equalitarian wife.
2. Children raised in an extremely equalitarian family setting will probably raise their children the same way. T F
3. When did Jacobson write his article on his findings?
   a. 1982 b. 1972 c. 1962 d. 1952
4. In the information by Arlie Hochschild, a Berkley study found that men and women in today's society share roles half and half. T F
5. The same study showed that women had less desirable responsibilities and those which tied them down. For example: She cleans toilets and he reads to the children. She prepares dinner every night and he changes the oil in the car once every 6 months. T F
6. Hochschild found that most women juggle which spheres?
   a. job, children
   b. housework, job, children
   c. housework, children
   d. husband, job, children

Circle the statement that is most like an equalitarian couple.

7. a. Husband asks male friends over to cut down a tree.
   b. Husband and wife work together cutting down a tree.
8. a. Husband and wife make Valentine cookies and deliver them.
   b. Wife makes Valentine cookies and husband drives her around to deliver them.
9. a. Wife runs children to lessons while husband prepares supper.
   b. Wife runs children to lessons and picks up a pizza while husband watches a game on television.

MARITAL ROLES

After taking and scoring the test, place the transparency on the overhead projector.

1. Only 91% of married couples had a difference of less than four in their scores.
2. 83% of divorced couples had a difference of four or more in their scores.
3. A couple with an equalitarian wife and a traditional husband is headed for discord or divorce, but the reverse is not quite as serious.
4. When both people are equalitarian or both are traditional, their chance for compatibility is good.

After the Jacobson Marital Roles Test is given, it is helpful to go through each of the 18 items and let the class voice their opinions in a discussion or debate. Some students are very surprised to see that not everyone feels the same as they do. In fact, there are others who feel quite strongly the opposite. This can be a real eye opener for students.

OPTION #1- -TRANSPARENCY

MARITAL ROLES

1. Only 91% of married couples had a difference of less than four in their scores.

2. 83% of divorced couples had a difference of four or more in their scores.

3. A couple with an equalitarian wife and a traditional husband is headed for discord or divorce, but the reverse is not quite as serious.

4. When both people are equalitarian or both are traditional, their chance for compatibility is good.

^^STUDENT

Name ______________________________ Class ________________________

THE JACOBSON MARITAL ROLES SCALE

Equalitarian Versus Traditional Marriages

Fill in the appropriate response before each of the following statements to indicate what you believe is right.

The responses are to be marked as follows:

SA=Strongly Agree   A=Agree
U=Uncertain   D=Disagree
SD=Strongly Disagree

______ 1. The husband should help with the housework.
______ 2. The wife should take a job if she wants to.
______ 3. The husband should help wash the dishes.
______ 4. If a husband runs around, so can his wife.
______ 5. Wives are too independent these days.
______ 6. If the husband wants children, his wife should agree.
______ 7. The husband should decide how to spend any extra money.
______ 8. Husbands should be more strict with their wives.
______ 9. What a husband does in his spare time is his own business.
______10. The husband should decide where to live.
______11. The wife should fit her life to her husband's.
______12. The husband's wishes should come first in most things.
______13. Marriage is the best career for a woman.
______14. The husband should wear the pants.
______15. If the husband is running around with another woman, the wife should put up with it until he comes to his senses.
______16. It's okay for the wife to earn as much as her husband.
______17. A wife should let her husband decide most things.
______18. Almost all money matters should be decided by the husband.

*Refined by R.L. Hamblin and R.O. Blood using scalogram analysis techniques from Jacobson's original list of 28 items.

(For Discussion, see Alver H. Jacobson, "Conflict of Attitudes Toward the Roles of the Husband and Wife in Marriage," American Sociological Review, April, 1952, pp. 146-150.)

SCORING FOR JACOBSON MARITAL ROLES

Instructions: Give yourself one point each time your answer matches the response listed by the corresponding number below. Example - on question number 1, if you responded A, give yourself one point. If you responded SD, do not give yourself a point. Total your score and circle your rating at the bottom.

1. S., A.
2. S.A., A.
3. S.A., A.
4. S.A., A., U.
5. S.D., D
6. S.D., D.
7. S.D.
8. S.D.
9. S.D., D.
10. S.D., D., U.
11. S.D., D.
12. S.D., D.
13. S.D., D., U.
14. S.D., D., U.
15. S.D., D., U.
16. S.A., A.
17. S.D., D.
18. S.D., D., U.

METHOD OF RATING

15-18=extremely equalitarian
11-14=equalitarian
6-10=traditional
1- 5=extremely traditional

MARITAL ROLES CASE STUDIES

TEACHER'S NOTE: Make certain that students understand the difference in the terms "equalitarian" and "traditional". Equalitarian marriages have one major problem: the roles do not always get divided equally. This results in one partner doing much more than the other.

EQUALITARIAN: Being an equalitarian couple does not mean that the couple does everything together or at the same time. The equalitarian philosophy means that the division of labor is equal but is not necessarily traditional.

TRADITIONAL: For many years, roles in marriage were defined as "masculine" or "feminine". That division of labor is what we will call traditional. In today's society this means that the division of labor is most often NOT equal.

COMPARISON, JACOBSON MARITAL ROLES

COUPLE "0"

Susan and Mike had been married for nearly 45 years. They were proud to have been married that long. They never really talked about who did what; that was just something that did not need talking about. Susan did all the cooking and cleaning, unless they were in the canyon, and then Mike took over. He made a mean stew and Dutch oven cooking had become his specialty. The children just loved their dad's Dutch oven potatoes. The children had been mostly Susan's responsibility. Mike had not done much with babies except beam when he announced, "Wow, we have got us another son. Think we will name this one after my brother, Jason." It was not until Jason Jr. turned about six that the fathering really began. Now Jason Jr. could play all those games that Mike had always dreamed of playing with this son. They would play catch and wrestle on the lawn. Mike took care of the cars and all the bills. In fact, Susan had never put gas in the car or paid one bill in all those years. Mike always bought her flowers on Mother's Day and Susan always made fresh apple pie on Father's Day.

COUPLE "18"

Ryan and Monica have been married 7 years and have 3 children. Jamie is 5, Kevin is 3, and Amy is 1 1/2. Monica is an accountant and Ryan is an advertising agent. At the end of a long day there is no therapy like kids to take your mind off your work. Ryan and Monica decided before they got married that they would both work. They always knew they wanted children but they were not quite prepared for the changes three little ones brought into their lives. Monica had to reserve all of her sick leave to fall back on when she had Amy in case her short maternity leave was not enough. This meant that Ryan was usually the one to stay home when Jamie or Kevin got sick. However, he really did not mind--he enjoyed his kids and spent lots of time with them. Ryan spent most evenings giving baths and straightening the house. Every other night was his night to fix dinner and he often included Jamie in the planning and preparation to give Monica more time with the two little ones. Monica often joked about how good he was at doing the laundry or changing the baby's diaper. "I sure married a wonderful wife." she teased.

DISCUSSION:

How do you think these two couples would rank on the Jacobson Marital Roles Scale? (Couple 0 would be extremely traditional and Couple 18 would be extremely equalitarian.)

Do you think these couples could have happy marriages?

(Yes because both partners are either traditional or equalitarian and both feel comfortable in their roles.)

Do you see any advantages or disadvantages in these two marriages?

(The main advantage of a traditional couple is that both people know what to expect of each other. There is not the constant discussion over who will do what. The main disadvantage is that they both miss out on learning new skills and having new experiences.

The main advantage of an equalitarian couple is that both have more freedom to try different activities and acquire new skills. The main disadvantage is that there are very few equalitarian couples that are happy until they have gone through a great deal of discussion and unhappiness in trying to define their roles, and then make them work.)

Susan could be in real trouble if Mike dies before she does. She will need to know how to fill her car with gas and how to take care of financial affairs. Monica would probably be better able to manage the home if something were to happen to her husband.

It is interesting to note that Jacobson wrote his article in 1952. It seems we view the problems of unequal role division as a contemporary problem. In reality this problem has endured for many decades and will probably follow us for many more. Learning to deal with it on an individual basis in separate marriages may be the key to solving it. Old habits die hard. A spouse should remember that even the most contemporary mate will have some trouble being contemporary if he/she was raised in a home (24 hours a day for some 20 years) where roles were not divided equally. It takes patience and compromise to solve such an age-old problem.

IS THE DIVISION OF ROLES MORE EQUAL TODAY?

At the University of California, Berkeley, a 1986 study found that the women in the senior class had clear-cut expectations for the future. Over 80% thought a career was "very important"; 97% either hoped or planned to marry or be in a committed partnership. Most expected to interrupt their careers for a few years to have children, but did not think this would disadvantage them at work. What they did not seem to have thought out--or discussed with boyfriends - was how they and their future husbands would divide the work at home.

What men think on this subject is suggested by another Berkeley study. Only 13% of the male seniors expected to be the one who would miss an important meeting at work for a sick child. Only 38% expected to share laundry work equally, while 31% expected to share cooking. (In both cases, about twice as many women seniors expected the man they married would share responsibilities.)

A Berkeley sociologist, Arlie Hochschild, did a study of 50 couples in their late twenties and early thirties. She calculated that although husbands did, on an average, one-third of all household chores, working wives did two-thirds of all the daily jobs - cooking, cleaning, and other chores that fix the doer into a rigid routine. Men, by contrast have more control over when they make their contributions. For example, most women cook dinner and most men change the oil in the family car. However, dinner needs to be prepared every evening, while the car oil needs to be changed every six months. Women usually make breakfast and men mow the lawn.

Women more often do two tasks at once - write checks and return phone calls; vacuum and keep an eye on a two year old; fold laundry and plan the shopping list. Men more often cook dinner or take the children to the park. Women juggle three spheres - job, children and housework - while men juggle two - job and children.

Women devote proportionately more of their time at home to housework, men to child care. Since most parents prefer tending children to cleaning house, men do more of what they would rather do. Men also do fewer of the "undesirable" household chores like washing toilets and scrubbing floors. More men than women take their children on "fun" outings to the park, the zoo, and other special events. Women spend more time on "maintenance" (feeding and bathing children). These are enjoyable activities to be sure, but less "special."

[Arlie Hochschild, "The New Marriage Reality", Glamour, July, 1989, pp. 142-145 and 208]

DISCUSS:

Do you think roles and responsibilities are divided equally in today's marriages?
(In some, yes. In most, no.)

Do you think a wife should be able to work if she wants to?
(Yes, but this is something that should be discussed before marriage. The couple might also discuss having children and who cares for the children. Whose responsibility is it to take care of the children in a family?

This is an issue that each couple must discuss and decide. We do know that children who are raised with both parents interacting with and caring for the children have an advantage over those who do not.)

What might happen in a marriage between an extremely equalitarian female and an extremely traditional male?
(Such a couple is likely to have some very difficult problems. Unless they are extremely good at compromising, they might find themselves in a divorce.)

What happens to family roles when a traditional wife begins to work full-time?
(Roles must be adjusted or they will have marriage problems. A wife cannot continue to do all household chores, car pools, cleaning, cooking, and go to work full time. Some jobs may become the husband's or if children are older, some jobs may be delegated to them.)

What might happen in a marriage where the opposite is true?
(This couple may still have problems but they are not likely to be as severe. She

will probably enjoy his willingness to help around the house and with the kids but she may not be as agreeable when he suggests that she returns to work.)

What kinds of marital roles do you see in the marriages of your family and friends?

(extremely equalitarian, equalitarian, traditional, or extremely traditional)

Do you think they see their marriage in the same way you do or do they sometimes have a distorted view?

(Sometimes when you are too close to the situation it is hard to evaluate it accurately. Some wives may feel confused. Is her marriage unequal or is she just feeling sorry for herself? A husband might wonder if his wife is a nag or if he is just lazy around the house.)

CASE STUDY - MARRIAGE ROLES AND RESPONSIBILITIES

THE SETTLERS

George and Lilly had come west to settle in a valley with George's brother. They had finally finished their cabin and the farm was coming along fine in the July sun. George and Lilly woke early and began their daily routine. George chopped the wood and started the fire then did a few chores while Lilly prepared a hearty breakfast and got the children up. After eating, George left for the farm and Lilly went out to feed the chickens and gather some eggs so she could begin the preparation of lunch. Today she would be doing the wash. She needed to get the children out to play and have lunch out of the way early, so the afternoon would be free. After lunch, George hauled in some extra wood and water then he was off to the farm again. He and his brother were building a barn for the animals. Lilly got lunch cleaned up and the children down to nap. She got the washboard out and began the wash. Once the wash was finished and hung out to dry the children were awake and they all walked into town to get some sugar and other supplies. Supper was on the table and the sun was setting. George talked about the trouble they were having getting one wall straight and Lilly expressed concern over the price of sugar. How could they afford to get the bottling done for winter? While Lilly cleaned up supper, George secured all the animals for the night, and brought in more wood and water. Lilly read a story to the children by the light of the lantern.

Is this a traditional or equalitarian marriage?

(Equalitarian)

When does the workday begin and end for George and Lilly?

(When the sun comes up and when the sun goes down.)

When did the division of roles get mixed up?

(When industry changed the workday from sun up and sun down to 9-5. During World War II when women had to enter the work force, they found they could do many things as well as men. They liked the standard of living work gave their families, as well as the independence it gave them.)

What are some drawbacks to the farm settlement style of marriage and family life?

(Fathers had very little involvement with their children until the child was old enough to go out on the farm with the father. Most female children never worked with their fathers or any other male until marriage.)

THE CONTEMPORARY COUPLE

Angela and Justin had been married for two years. They both worked full-time and owned their home. They had settled into a regular routine each night. Justin loved to cook and Angela was grateful because she was never really very good at it. Each night Justin would fix dinner while Angela started a batch of wash and then went outside to putter in the yard. The out-of-doors was her haven. Pulling weeds, watering, edging and mowing the lawn, and picking fruit from their trees were things she really enjoyed. After supper Justin cleaned up the kitchen while Angela vacuumed and straightened the house. Then they both folded laundry while watching a favorite TV show.

Is this marriage equalitarian or traditional?
(Equalitarian)

How do you think this couple decided who would take the different responsibilities?
(They divided roles up by looking at what they both enjoyed doing rather than what was traditionally acceptable.)

How do you feel about dividing roles in this manner rather than in the traditional masculine/feminine manner?
(It is not important which roles are masculine and feminine. The idea is that certain jobs must be done. Selecting jobs you enjoy doing is more important than following traditional roles.)

Is there anything wrong with dividing roles this way?
(No. People should do things they enjoy doing.)

Do you think Justin and Angela had to compromise and do jobs they did not like?
(Definitely.)

Do you know young couples today who have a very traditional marriage role division?
(Many students can share examples, but if none are volunteered, the following example could be shared: Liz and Steve have been married 5 years. Steve works while Liz cares for their three children: Amy-4, Todd-2 1/2, and Jessica-1. Liz is basically responsible for the children, meals and the home. She is grateful for a husband who cares for the car, the lawn and pays all the bills. Liz has always wanted to stay home and raise her family and really does not want to work. Steve married Liz partly because she values these things. He is proud of the job she does at home while he is out earning a living.)

In your opinion which marriages are stronger? Which do you think will last longer?t
(Marriages in which the roles are divided more equally, whether traditional or contemporary. Marriages in which both husband and wife feel they are of value.)

What are some problems with traditional marriages?
(Boys are favored over girls. For example, the dad helps the boys buy a car, but the girl is not even allowed to drive the family car. The dad attends all of the son's ball games, but has never seen even one of the daughter's dance reviews.)

Adult Roles & Responsibilities

Marriage

INTRODUCTION TO MARRIAGE

The purpose of this unit is to give the students an overview of marriage. The unit is relatively short because so many problems are best solved during the engagement period. No matter what their background and experience, we want the students to have a realistic view of marriage. They need to understand that a marriage requires work and effort, but can be very rewarding.

UNIT: Marriage **LESSON:** The Honeymoon

COMPETENCIES:

1. Identify purposes of the honeymoon.
2. Evaluate myths and realities of the honeymoon.

INTRODUCTION:

Conduct a very short, spontaneous oral survey:

Who would like to have a honeymoon in a foreign country?
Who thinks a honeymoon is a necessary part of getting married?
Who thinks the expenses of a honeymoon are paid for by the groom's father?
Who thinks the only purpose of a honeymoon is to get to know each other?
Who thinks the male should plan the honeymoon?

LESSON OPTIONS/SUPPLIES:

OPTION #1
THE HONEYMOON--Lecture/Discussion. [Information--"The Honeymoon"]

OPTION #2
MY HONEYMOON--The point of this activity is to help students see that their expectations of extravagant honeymoons are unrealistic. Have the class break into pairs, male and female. If the number of each is lopsided, put more than one male or female in each grouping. Ask them to plan a honeymoon on which they can both agree. (Discussion topics could include: Where would they go? Where would they stay? What would they do for recreation? Would they want others present so that they could have a social life? What would the cost be? Could they afford the honeymoon they have planned?)

OPTION #3
AND THEY LIVED HAPPILY EVER-AFTER--Have students write sequels to the fairy tales they enjoy: *Beauty and the Beast, Little Mermaid, Cinderella, Snow White, Sleeping Beauty*, etc. The idea is to help them see that the honeymoon is only the beginning of the marriage. We don't just "ride off into the sunset" and "live happily ever-after". They need to think about life after the honeymoon. This is a fun way to help them visualize the realities of marriage. (Teacher Note: You may wish to keep copies of these stories to use as an introduction to the lesson "What Makes A Happy Marriage".)

OPTION #4
WHEEL OF LIFE REPORT #1--HONEYMOON PLANS--Congratulations!!! You are engaged to get married. As a couple you have decided to take a honeymoon. You have pooled your money and have $500.00. Because your intended spouse is working and going to school, as well as helping with the wedding plans, you are in charge of planning the honeymoon. Think of the activities you and your future spouse like and dislike, then plan a honeymoon that you will both enjoy.

SUMMARY:

A honeymoon should be a time for initial adjustments to each other in marriage, and should be planed with the specific factors in mind. Couples should remember that the honeymoon is usually overrated and keep their expectations realistic.

TEST BANK:

1. Nationally, about 75% of the honeymooners said their honeymoon was very happy. T [✓ F]
2. A honeymoon is essential for a successful marriage. T [✓ F]
3. The expense of the honeymoon traditionally belongs to the bride and the groom. [✓ T] F
4. List four characteristics of a well-planned honeymoon. (PROVIDES ANY OF THE FOLLOWING: REST, TIME TO BEING ALONE, RECREATION, AN INITIAL ADJUSTMENT TO MARRIAGE)
5. Since the honeymoon is so important, a couple should borrow enough money to make it special. T [✓ F]

THE HONEYMOON

The honeymoon should provide:

1. Rest--from the strain and exhaustion of a big wedding.
2. Time for being alone--the couple may have had little private time together in the days and weeks just before the wedding, and may never in their lifetimes have such leisure and privacy again.
3. Recreation--plan on going someplace where there are things to do that both enjoy. No matter how much a couple loves each other, it becomes boring to have nothing to do but simply be together. A place where others are available to be with part of the time also takes the strain from having to entertain each other twenty-four hours a day. However, be careful not to over-plan and over-schedule, but to allow plenty of flexibility.
4. An initial adjustment to marriage--getting to know each other intimately without the self consciousness of others watching to see how they're getting along (that part comes when they get home from the honeymoon.)

The honeymoon may have been over-glamorized in our culture. It may actually be a disillusioning period. The couple begins to see each other as real, down-to-earth human beings with faults and failings. The pressure of being together twenty-four hours a day is a real strain. They may not experience all the thrills they thought they would.

Generally, modern honeymoons are shorter than in the past.

It should be noted that honeymoons are not necessary for a happy marriage. Likewise, the bride or groom should not expect the romantic attraction of the honeymoon to last forever.

The turmoil of the wedding day can easily prevent the tired couple from enjoying the post-wedding (honeymoon) plans that were arranged with such anticipation just a few months before.

A nationwide survey shows that 50% of the couples interviewed report their honeymoon was not happy at all. (Married and Single Life, Riker and Brisbane, page 192)

During their courtship they were both on their best behavior and they thought they knew each other. After spending twenty-four hours a day together, they may discover they didn't know as much as they thought! They may discover that prince/princess charming snores and has a few other minor faults.

Wedding experts find that persons most unhappy with honeymoons are young women who have always lived at home, except for a few trips. They look forward to getting away and they stretch it too long. They may wind up getting homesick, and as a result, impatience and misunderstanding can develop.

Some couples may choose to delay their honeymoon until they have had time to know each other better and feel more comfortable in their new partnership. They also have clearer ideas of how much money they have to spend and how they want to use it.

A honeymoon is not essential for a happy marriage.

Patience and understanding are key words for a successful honeymoon and marriage.

COSTS OF THE HONEYMOON

Usually the couple's parents pay the costs of the wedding, but the honeymoon is up to the bride and groom. Some couples feel that the sky is the limit for this important time, but then find they're starting the marriage off in financial trouble. This is especially true when everything from meals to cruise tickets can be bought on a credit card. Resist the temptation to spend more than you can afford. Then have bigger and better second and third honeymoons.

REALISTIC EXPECTATIONS

The honeymoon has been so over-glamorized in our culture that many find the experience to be a disappointment. Do not expect thrills and fireworks and instant sexual fulfillment, but the BEGINNING of a process of sharing a life and building an enduring relationship.

Discuss the following honeymoon plans and rate each in terms of the above factors it would provide:

A. Natalie and Jason are planning a honeymoon in San Francisco. While they are there, Jason will try to find a job and Natalie will do some shopping and try to find an apartment.

B. Julie and Mike are meeting another honeymoon couple who are friends of theirs for four days in Las Vegas.

C. Matt and Wendy are planning a backpacking honeymoon in a secluded Southern Utah area.

D. Brian and Susan have planned a week in Los Angeles for their honeymoon, but have made no definite plans for what they will do while they are there.

There are many things to consider when discussing honeymoons. Most people are concerned about the cost, where they will go, what they will do, and what to take on the honeymoon. All factors are variable but one. The essential ingredient of a successful honeymoon is a sense of humor. There are bound to be embarrassing and funny mishaps while on a honeymoon. The purpose is to get to know one another. Seeing things in perspective, with a sense of humor will greatly aid this process.

UNIT: Marriage **LESSON:** Listening

COMPETENCIES:

1. Students will identify skills associated with listening.
2. Students will practice listening skills.

INTRODUCTION:

Have two students in front of the class. Both will be reading aloud at the same time. One should be reading from an encyclopedia, the other from a children's book the class would enjoy. After having the students read for a couple of minutes, discuss with the class:

Whom did you listen to? Why?
How did you decide who to listen to?
What distractions were there in the room?
Is it hard to concentrate when you are hearing two conflicting messages?

LESSON OPTIONS/SUPPLIES:

OPTION #1
LISTENING SKILLS--Review the transparency with the class. [Transparency--"Listening Skills"]

OPTION #2
LISTENING BLOCKS--Discuss with the class. [Information--"listening Blocks"]

OPTION #3
LISTENING ACTIVITY--Complete the activity as described in the teacher information. [Information--"Listening Activity"]

OPTION #4
THOUGHTS ON LISTENING--Have the students select one of the quotations posted on the bulletin board and write a short paper on a personal experience they have had with that particular thought. Another option would be for the students to write a paper on how they can better improve their listening skills. [Information--"Thoughts on Listening"]

SUMMARY:

Listening is a skill that will greatly benefit us and improve our relationships with others. Listening is not an automatic response. We must practice active listening skills.

TEST BANK:

1. List 4 active listening skills:
   (ANY FOUR FROM THE HANDOUT "ACTIVE LISTENING SKILLS", OR ANY OTHER APPROPRIATE RESPONSE)
2. Identify three blocks to good listening.
   (ANY APPROPRIATE RESPONSES.)

OPTION #1---TRANSPARENCY

LISTENING SKILLS

1. Stop talking and listen.
2. Help the other person feel free to speak--like you are interested in what he/she has to say.
3. Go to an appropriate environment to talk--not in the middle of a noisy gymnasium.
4. Remove distractions such as the television or radio.
5. Let the person finish what he/she is saying before you begin to talk--do not finish sentences for him/her.
6. Do not offer advice unless it is asked for.
7. Ask questions to the person. This shows that you have been listening and are interested in what is being said.
8. Ask questions that cannot be answered with one word.
9. Listen with appropriate body language--nods, hand gestures, etc.
10. Do not yawn or lean back--act as if you are interested.
11. Be honest and sincere, but not critical and sarcastic.
12. Remember: people react to what is said as follows:
    55% to facial expression
    38% to tone of voice
    7% to words.
13. Sit or stand near the person to whom you are speaking.
14. Maintain eye contact.
15. Give appropriate feedback.

LISTENING BLOCKS

We cannot listen effectively to others if we are busy concentrating on the following ideas:

1. I must defend my position. Listen to what the other person is saying. Their viewpoint will never make sense to you if all you are worried about is defending your own viewpoint.
2. I'm looking for an entrance into the conversation. Don't be more concerned with what you have to say than what is being said.
3. I don't have time to listen to you. If the current time is not convenient, simply tell the other person that another time would be better, that you are busy right now.
4. I already know what you have to say. You don't know what another person is going to say until they have said it. Listen!
5. I know what you should do. Don't give advice unless it is asked for.

LISTENING ACTIVITY

Ask for eight volunteers. Have one person act as the speaker. He/she should begin talking about his/her favorite subject until the teacher stops the activity. Other members of the group should be given one of the following instructions:

1. Stand or sit as far away from the person as you can without being rude.
2. Do not look at the speaker. You may contribute to the conversation, but do not have any eye contact with them.
3. Do not say anything to the speaker. You may smile or laugh, but do not say anything verbally.
4. Act bored with what the speaker is saying. Tap your fingers or twiddle your thumbs, but act bored.
5. Keep interrupting the speaker. Do not let the speaker finish what he/she is trying to say.
6. Start reading a book or writing on a piece of paper. Talk to the speaker when appropriate, but continue to write or read.
7. Carry on a normal conversation with the speaker.

Have the class observe the conversation and identify what distracting behavior each person is portraying. Discuss how the actions make it difficult to really hear what someone is saying.

THOUGHTS ON LISTENING

The following thoughts may be placed on a bulletin board for student involvement in this option.

"Understanding is not when I know what he "said", but when I could defend what he "means" and represent what he feels to HIS satisfaction."

"I waited for a moment until she finished before I "straightened her out", only to find that when I understood her, I didn't need to say anything."

"Listening to a person can help him feel free and safe to explore how he really feels and thus to understand and accept himself more fully."

"To really listen is scary because I may have to change."

"Too often we hear what WE mean."

"Listening is more than self-restraint while another is talking."

"Don't speak until you have listened as long as you plan to talk."

UNIT: Marriage **LESSON:** In-law Adjustment

COMPETENCIES:

Outline common adjustments in marriage.

INTRODUCTION:

An old Irish proverb says, "Marry an island woman and you marry the whole island." Can you marry someone without marrying their family?

What in-law relationship causes the biggest problem?
Contrary to popular stories and jokes, the husband/mother-in-law relationship is not the most problematic; it is the wife/mother-in-law relationship that is usually the hardest. Why do you think that is so?

LESSON OPTIONS/SUPPLIES:

OPTION #1
IN-LAW ROLE PLAY--Have students complete the role play or discuss each scenario. [Information--"In-law Role Play"]

OPTION #2
BUILDING IN-LAW RELATIONSHIPS--Lecture/discussion. [Information--"Building In-Law Relationships"]

SUMMARY:

What are the advantages of building successful relationships with your future in-laws?

TEST BANK:

1. Mothers of brides more often tend to be the interfering in-law. T F
2. When in-laws give you advice during early marriage, it is better to ignore it in order to increase independence from them. T F
3. Which of the following is NOT a task to be achieved in in-law relationships:
    a. build relationship with mate.
    b. develop good relationship with in-laws.
    c. grow into new kind of relationship with own parents.
    d. keep attachments as strong to own family.

RESOURCES:

An excellent resource for this topic is: James H.S. Brossard and Elanor S. Boll, *Ritual in Family Living,* (Philadelphia: University of Pennsylvania Press, 1950 and Family Matters, Smith, Rebbecca M., and MaryLin Apicelli, Glencoe, 1982.

IN-LAW ROLE PLAY OR DISCUSSION

Have students role-play the parts of a newly married couple and their parents.

1. The bride's mother-in-law is annoyed that the couple's apartment is a mess (dirty dishes and laundry not taken care of, bed not made, etc.)
   How does the bride feel?
   Why is the mother annoyed?
2. The groom is working as a manager at a restaurant for $5 an hour and the bride's father asks him why he cannot find a better job?
   How does the groom feel?
   Why is the father critical?
3. The groom's mother finds a good sale on some furniture for the newlywed's apartment and suggests that the bride hurry down and get it while it is on sale.
   How does the bride feel?
   Should she take the advice?
4. The bride's parents pay college tuition for both the bride and groom. The couple take a vacation to Disneyland.
   Why are the parents resentful?
   Should the couple go on their vacation?
5. The bride's and groom's families are both expecting the couple for Thanksgiving dinner.
   How will they avoid hurting feelings?
   How will they both get to be with their families?

BUILDING IN-LAW RELATIONSHIPS

Tasks to be achieved in building successful in-law relationships:

1. Develop relationship with in-laws.
    a. Establish parent/child relationship with new parents.
        What will you call your in-laws? Mrs. and Mr., Lois and Grant? Ask them what they prefer early on. Will you knock on the door when you go to their home?
    b. Do not interpret interest as interference.
        These people have a great interest in your spouse, their child, and want the best for him/her and you.
    c. If they give advice. . .
        Remember, the decision is between you and your spouse, but be mature enough to recognize when advice is good and follow it. If you decide not to follow it, decline with respect.
    d. Look for the good points.
        Everyone has good points. You will be much happier if you look for the positive instead of the negative, and expect to get along. Accept them for what they are.
    e. Treat your in-laws with respect and courtesy.
        Avoid causing resentment by saying or doing things that can never be taken back. These people will be a part of your life from now on.
    f. If conflict is unavoidable, keep visits short--allow less time for problems to arise.
    g. Give them (and you) time to adjust.
        The first year is the hardest; you will all adjust to each other.

2. Grow into a new relationship with your own parents. (This will greatly help your spouse with his/her in-law adjustment.)
    a. Withdraw closeness (not love) from parents and siblings.
        Re-adjust your relationships; they are not your primary family now. This can also be hard for parents, but the wise parents will help you do this.
    b. Make your first priority to your spouse (come home to first, give news to first, etc.)

3. Build your relationship with your mate.
    a. Do not discuss your mates' faults with your own family members.
        It's much harder for them to forgive those faults than it is for you. Resentment builds against your mate, and can even help to drive a wedge between you and your spouse. If you have to complain to someone, talk it out with your wife/husband.
    b. Continue to build your marriage, making it the number one priority in your life.

c. Do not hold your own family up as a model.
"My mother's cookies are a lot softer than yours."
"Opening Christmas presents on Christmas Eve is a dumb idea."

It is okay that your family has different habits and patterns from your spouse's. It's time to combine them for your own new family traditions.

Read and discuss the following information with the students.

WE ALWAYS DO IT THIS WAY

Every family has certain routines and rituals that they follow. Some of these rituals are based on holidays, weddings, religious events, ethnic background, or socioeconomic class. Many times a family will not even realize that they have these rituals or procedures. They have done them for so long, they have become a part of the family.

The first year we were married, Christmas was disaster. I could not wait until Christmas Eve to open the gifts from family members. I was shocked and hurt when I was told, rather sternly, by my husband that there would be NO gifts opened that evening. Christmas presents were to be given on Christmas. We've since worked the difference out, but it took some time.

Most families have specific ways to celebrate holidays and special family occasions. They have never had a reason to even think about doing things a different way. A marriage combines two different backgrounds and gives an immediate reason to start evaluating why things are done the way they are.

Perhaps more importantly, are the day-to-day routines we follow. Do you brush your teeth before breakfast? Do you iron your clothes, or just "wash and wear"? Is daily religion a part of your life? Do you eat meals at specific times as an entire family? The list of these types of questions could go on and on and on. The first week of marriage can be a real eye-opening experience. The daily idiosyncrasies your mate displays may humor you, or may annoy you. Just remember, he/she is feeling the same about you.

It is often helpful to spend time in the home of your in-laws and observe the way they live. It gives immediate insight into some of those strange things your mate does.

As important as it is to maintain family traditions and rituals, one of the most important tasks a newlywed couple can do is to evaluate what they want for their family, then begin their own family traditions and rituals. Many of these will be compromises formed from both sides of the new family. However, some of the most exciting rituals will be new, creative ones you and your mate invent on your own.

UNIT: Marriage **LESSON:** Dual-income Families

COMPETENCIES:

Examine the effects of dual-careers on a marriage relationship.

INTRODUCTION:

Take an informal survey of the class by having them raise their hands as the marriage pattern they most expect and desire in their future marriages is described:

1. HOUSEWIFE: The husband earns the family living and makes the major decisions for the family. The wife is a full-time housewife who does the housework, cooking, and most of the child-rearing.
2. WORKING WIFE: The wife has full-time paid employment and also does most of the housework and child-rearing.
3. SHARED ROLES: Both husband and wife earn the family living, share the housework and child-rearing.
4. HOUSEHUSBAND: The wife earns the family living and the husband does the housework, cooking, and most of the child-rearing.
5. Students describe different family situations of which they aware.

Discuss: Would having children in the home change things? Would the ages of the children be a factor?

LESSON OPTIONS/SUPPLIES:

OPTION #1
DUAL INCOME--Conduct a lecture/class discussion on dual-income families. [Information--"Dual Income", Student Information--"When Two Careers Plus Children Equals Stress" for each student]

OPTION #2
WHEEL OF LIFE #18--WORKING MOM VERSUS STAY-AT-HOME MOM--You are happily married and you or your wife is about to have a baby. You have been working for about 1 1/2 years in your present job and you really like what you do. Your spouse also has a good job. As the due date approaches, you both become more and more concerned with the decision of whether the mother should go back to work or start a new career as a stay-at-home mom. Share the process of your decision with the class. What considerations did you and your spouse discuss? What will this mean to your family financially? What options are available for you to work part-time or have an early or late shift? How does your spouse feel about the situation? Will you both be willing to do chores around the house and care for the baby if the mom returns to work? What percentage of other women in your area return to work after having a baby? Talk to at least four other women who have had to make this decision, two who have decided to stay home and two who have decided to return to work. Share their feelings with the class. How supportive will both of your parents be of your decision? Is the support of the baby's grandparents important?

SUMMARY:

In the less traditional marriage, men and women share the decision-making, caring for the children, and the housework. Men in this situation give up some of the authority they may have had in earlier generations, but have the advantage of more involvement in their children's lives and less pressure of being the sole financial provider for their families.

TEST BANK:

1. Most husbands of working women do half of the housework.
   T [✓ F]
2. The most important factor influencing the success of women working is:
   a. the amount of money the woman makes
   [✓ b. the husband's attitude about her working]
   c. the age of the children
   d. whether they are dual-career or dual-worker.
3. List and explain three of the ways a dual-career couple can cope with the strain of their busy lifestyles.
   (ANY OF THE FOLLOWING: SCHEDULING, ROLE PRIORITIES, OUTSIDE SUPPORT, FRIENDSHIPS, COMPROMISING.)

RESOURCES:

Dimensions of Family Life, Stephen R. Jorgensen, and Gail H. Henderson, South-Western Publishing Co., 1990.

Married and Single Life, Audrey Palm Riker and Holly E. Brisbane, Glencoe, 1984

DUAL-INCOME

How did "traditional" get to be a tradition? Before the industrial revolution in the early part of this century, men and women worked side by side. It was not until work was moved to the factories that women's work place became the home and labor was rigidly divided by sex. The division became especially strong after World War II. But currently, the number of women in the work force have dramatically increased with more than half of all married women and mothers working outside the home. The biggest increase in women moving into the work force in the last few years has been women with preschoolers and infants.

What would you say are the MAIN REASONS for women being in the work-place?

1. **Economic Factors**
   - Most women use their income on necessary goods and services for their families.
   - Almost 20% of families are headed and supported by single-parent mothers.
   - For many families, where the husband is the major wage earner, the wife's earnings often raise a family above the poverty level.
   - The economic reasons for women being employed remain throughout the life cycle:
     Young couple stage: to save for buying a home and starting a family.
     Young children stage: to help make house and car payments.
     Older children stage: to support children in college.
     Children fully launched: to save for retirement.
2. **Changing Gender Roles**
   Although men have traditionally found their identity through work outside the home, while women found their identity through work inside the home, the pattern began to change in the 1960s with the women's movement. Many women now seek to be involved in the occupational world as an important avenue for personal fulfillment as it has always been for men.
3. **Family Life Cycle Changes**
   In early America, the difficulties of childbirth and the large number of children born to most women meant that few women lived to see all of their children fully grown. But today, women have longer lives, fewer children, and more time left over from raising children to work. For those women who choose to remain home while their children are young, there remains an average of 25 years for employment outside the home.

Discuss the following case studies with the class:

EXAMPLE #1
Cindy is 32 years old and has four children. "I quit high school to get married when I was 17. I had four children quite close together, and now the youngest is nine. I have tried being busy with community things, but I need to do more. My husband's income is fair, but it does not do much when you have four kids. I want to work, but there is not much available for someone without a diploma and no work experience. When I was 17, I thought I would be ancient at 32. Now I see I have got lots of years left and need to be productive."

EXAMPLE #2
Regina is 29 years old and has two children. "I graduated from high school and went to a junior college for almost a year. I dropped out because it seemed like I had to study so much and my friends were out having fun. They had jobs and were earning money. I got a job as a cook's helper at a restaurant and then I met Bill. We got married. He worked with a trucking company and I got a different job with a candy company. The babies came and I quit work to stay home. Two years ago Bill lost his job. Things got really bad and we did a lot of fighting. He left me and I have been alone for almost one year. I am able to get public assistance money, but that is no way to live forever. I want a good life for my kids and for me. I have a long life ahead. I am starting a job training course in welding. I have found I am very good at this and my instructor is helpful. Hopefully, I will be a paid welder next year."

EXAMPLE #3
Jan and Frank both work. Their jobs require a lot of energy. When they come home to three active children, the stress level can get out of control. Their children are young. Andy is 6, Erica is 4, and Jessica is 18 months old. When they get home, Jan starts dinner while Frank changes his clothes and finds the newspaper. Frank takes Andy outside to play ball, wash the car, or wrestle on the lawn. Jan gets the girls into the bathtub and straightens the house. After supper, Jan gets the kids ready for bed and cleans up the dishes while Frank reads the newspaper and watches his favorite television program. One night Jan exploded and demanded that Frank help more around the house and with the children. "You never do anything to help me. You have never even changed a diaper and I am sick of it!" she screamed in total frustration. Frank explained that he was just no good in the kitchen. He did not even know where to find anything. He had never taken care of babies and was afraid he would do something wrong. "I know how to handle Andy. He is a boy. I just do not know what to do with girls," Frank said in a weak self-defense.

TYPES OF TWO-INCOME FAMILIES

1. A dual-worker family is one where each spouse works for pay. Their jobs yield low or middle-level wages, hopefully with chances at overtime for extra pay. Many of these couples rely on the two incomes just to get by.

2. Dual-career families usually have more training and income. In these marriages, both spouses hold well-paid and rewarding jobs. However, the employment often requires more than the standard work time, including take-home and weekend work and business travel. These jobs may also involve social responsibilities and geographic mobility.

What are the main problems encountered by two-income families?

1. COMPETING DEMANDS OF CAREER AND FAMILY LIFE. Many dual-career couples have not had family role models to help them know how to manage careers and families together, so their expectations may not be very realistic. There is less time to spend with children and often even less time with the spouse.

2. WORKING WOMEN OFTEN SUFFER FROM HIGH BLOOD PRESSURE, HEADACHES, TENSION, AND DEPRESSION CAUSED BY STRESS. However, it is not the question of whether or not they work that determines the amount of stress, but whether they enjoy the work and what kind of support they get from their husbands.

SHARING ROLES SUCCESSFULLY

With so many women in the work force, men have accepted that they need to help more with housework, but they have been slower to accept the household-family role than women have been to accept the employment role. Whether women work outside the home or not, they still do most of the housework, meal preparation, organize doctor appointments, etc. Successful role sharing includes sharing the work load more equally in both the work place and at home.

Older children can help take responsibility at home to ease the work load and to become more independent and responsible members of the family.

More than anything else, the husband's attitude toward the wife's working becomes the deciding factor in whether the roles are successfully shared.

Other conflicts may include:

- Work hours may be opposite each other, not allowing the couple to see each other very often.
- Shift work causes multiple problems with transportation and arranging for child care.
- If one person has a higher paying or more prestigious job, there may be jealousy from the other partner.
- One parent may feel "ownership" for specific roles. Dual-working couples may feel threatened in these areas.

Have student read the "WHEN TWO CAREERS PLUS CHILDREN EQUALS STRESS" handout.

WHEN TWO CAREERS PLUS CHILDREN EQUALS STRESS

Nothing has had a bigger impact on families in recent years than wives and mothers moving into the work force and taking on careers. These women and their families are trying to find a working balance between the husband's career, the wife's career, and the needs of their children and marriage. How are they doing it? In the absence of guidelines for keeping this juggling act together, these families have created some strategies that they have found work for them. When asked by researchers how they coped with and reduced the stress brought on by dual-careers, this is what they said:

1. DEFINE THE SITUATION. If your careers are personally fulfilling and both husband and wife take pride in their accomplishments, then their improved attitude and feelings of self-worth are an asset to the family. By both husband and wife working, they are also raising their family's standard of living, which is in many cases preferable to the stress of the previous financial strain. Accept that there will be stress involved in two careers, but that it may be better than the stress of the wife not joining the work force.

2. ESTABLISH PRIORITIES. If you decide beforehand which of your roles is more important, then when a situation arises where the needs of family conflict with the needs of the career, it will be easier to make choices. The outline for making the decision is already in place; all that is needed is to implement it.

3. COMPARTMENTALIZE WORK AND FAMILY ROLES: You cannot be effective at work if your mind is on family problems and vice versa. Instead, concentrate on work when at work. Limit thoughts of children and spouse and contact them only when necessary so that family concerns do not interfere with your performance on the job. Leave your job at the work place; do not take papers and problems home with you. When you spend time with the family, be sure you are giving them all of your attention. Do not have your mind back at work.

4. COMPROMISE CAREERS. Sometimes, to avoid situations detrimental to family life, both husbands and wives have to compromise career aspirations. A change of position that requires moving the family, a new job that requires a lot of time away from home, or a position that is too time and energy consuming sometimes has to be turned down in order to maintain family quality. It is a little unrealistic to think you can reach your highest career aspirations at the same time you are raising a family. Careers may have to be put on hold for a while.

5. REORGANIZE; Many working women have found that delegating responsibilities at home to husbands and children have eased the load. Even young children can take on simple chores like putting away clean laundry and dusting. The added advantage is that family members become more aware of the effort that goes into keeping house and can feel good about their contribution to it. The shared responsibility gives them more of an ownership in the family.

6. GET ORGANIZED. Women and men who are coping most successfully are those who adhere to organized schedules. Since time is limited, control over how it is spent is very important in attempting to meet the demands of time.

7. STRENGTHEN THE MARRIAGE. Strong, healthy marriage relationships are a major source of strength in coping with pressures. Relationships that include open communication, empathy, emotional reassurance, support and sensitivity to each other's feelings make the role of each partner a therapeutic one for the other.

8. BUY TIME. Many working women use part of the money they earn to help relieve the overload. The most common types of hired help are child care, domestic work such as housecleaning, and labor or time saving devices like microwave ovens and dishwashers.

9. ESTABLISH FRIENDSHIPS WITH COUPLES LIKE YOURSELVES. Friends who have the same type of pressures with careers and concerns with families understand your problems and support your efforts. They have the same time limitations for friendships yet the same needs, so they become a mutually helpful support system.

10. NEGOTIATE WORK ARRANGEMENTS. Some employers have found that modifying work schedules increases productivity by increasing the satisfaction and well-being of the employees. Flexible scheduling, part-time jobs, job sharing, and split-location employment (part of the work done in the home) provide employees with the time and means to be with their children when needed and still maintain a successful career.

Keeping the career and family juggling act together is never easy, but realizing you have limitations and trying to make use of these guidelines may help.

UNIT: Marriage **LESSON:** Marital Adjustments

COMPETENCIES:
Design a plan to reduce/eliminate conflicts confronted in marriage relationships.

INTRODUCTION:
Fill one pan with water as hot as you can stand to put your hand in. Fill one with cold water and one with lukewarm water. Ask two students to come forward. Have one put his/her hand in the hot water and the other student's hand in the cold water. Explain that all of us come into marriage with our own personalities and experiences. Then have the two students, one at a time, put the same hand that is already wet into the lukewarm water and tell how it feels. One will say warm, the other will say cold. Ask students: Which one is right? They both are. It depends on where you were before, or what you're used to. Many of the conflicts of newly weds are based on the same principle. They argue about who is right based on their own perspectives. Why is it so important to be right? Perhaps this saying explains it: (transparency) "Before marriage, you are afraid of losing each other. After marriage, you are afraid of losing yourself." [3 loaf pans or bowls, hot and cold water, towels, "Transparency--"Losing Yourself"]

LESSON OPTIONS/SUPPLIES:

OPTION #1
SOLVING CONFLICTS--Lecture/discussion. [Information--"Solving Conflicts"]

OPTION #2
DO NOT TRIFLE OVER TRIVIA--Discuss with the class how little trivial differences create problems in a marriage. [Transparency--"Do Not Trifle Over Trivia"]

OPTION #3
CAN THIS MARRIAGE BE SAVED?--Each month the *Ladies Home Journal* has an article called "Can This Marriage Be Saved?". Place students in pairs and give each an article to read. You may wish to use the same article for the entire class or have a different article for each pair. Have them read the wife's side and the husband's side of the conflict, then write down their advice to the couple for correcting the problem. They may then read what the marriage counselor suggested. This exercise could be repeated with different articles. [Current magazine articles dealing with marriage adjustments]

OPTION #4
YOU ARE THE COUNSELOR--Have students isolate various problems they have seen in marriages. In small groups, have them discuss the problems and how they would correct each situation. Then discuss as a class.
Examples:
- One person comes from a family that displays a lot of affection, the other comes from a family that never touches each other.
- A "private" person marries a "non-private" person.
- One person likes to go on expensive vacations, one thinks it is a total waste of money to go on expensive vacations.

OPTION #5
PEACEFUL SOLUTIONS TO MARITAL PROBLEMS--View the video and have students complete the accompanying worksheet. [Video is available from "Knowledge Gain", 1675 N 200 W, Suite #6B, Provo, Utah 84604, Worksheet--"Peaceful Solutions To Marital Problems" for each student, Information--"Peaceful Solutions--Answer Key"]

OPTION #6
INTERVIEWS--Your assignment is to interview five different couples. (This assignment should be made the day before you teach this lesson.) Ask them to identify things about which they fight. How do they resolve these disagreements? Then ask them to identify three little, irritating differences they do not agree on as a married couple (such as not putting the lid on the toothpaste). Bring your information to class tomorrow.

OPTION #7
MEETING NEEDS--Discuss the information with the students. [Information--"Meeting Each Other's Needs", Transparency--"Meeting Needs"]

OPTION #8
GUEST SPEAKER--Invite a marriage counselor to come and speak to the class on helpful strategies to resolve/eliminate conflicts and other marital adjustments in a marriage relationship. You may wish to have the students write questions or short case studies they would like to have the counselor discuss.

OPTION #9
WHEEL OF LIFE REPORTS:
#6--MARRIAGE OF DIFFERENT RACE OR CULTURAL BACKGROUND--You have been dating someone who is of a different race or cultural background than you. You have discussed marriage on several occasions. Your parents have expressed great concern over such a marriage but as of yet have not totally rejected the idea. You cannot really talk to your parents because you are not sure you want them to know that you share some of their concerns. Although you have strong feelings for this person you wonder what complications you might face in such a marriage. Talk to several people who have this type of marriage and share the experiences they have had with the class. What were the biggest cultural differences and how did they deal with them? What kinds of problems, if any, did if create for their families? If they have children, what complications, if any, did it create for them?

#9--MARRIAGES OF DIFFERENT RELIGIONS--You and your steady belong to different religions. You can feel the relationship getting serious and you are concerned about the effect that different religions have in a marriage relationship. You have decided to talk to other couples that you know who have dealt with this situation to prepare yourself for problems that may arise. You have also decided to speak to religious leaders to see what they perceive to be the major problems. To get a less biased opinion, talk to a local marriage counselor. Tell the class your discoveries. (Talk to people from at least four different situations and leaders of at least three different religions.)

#11--MARRIAGE COUNSELING--You and your spouse are experiencing marital difficulties. You have tried for months to resolve the problems but the situation seems to be getting worse. You have decided that it is time to see a marriage counselor. What steps would you take to locate a reputable counselor that will be suitable for your problem and your marriage? What are the costs involved? Are there reduced rates or payment plans for low-income families? Approximately how long do most couples attend counseling? What is the success rate of marriage counseling? Talk to friends or other people that have resolved problems with a counselor (a minimum of two couples) and ask them how they felt about their experience. Would they recommend it to other troubled couples? How has their marriage changed? Has it affected other areas of their lives?

SUMMARY:

Is it realistic to think that you can get through marriage without fighting? What can a good argument do for a marriage? How can you be sure a quarrel does not tear a marriage down?

TEST BANK:

1. Quarreling in marriage is destructive:
    a. when it attacks personalities
    b. when it attacks problems
    c. when it involves yelling
    d. whenever it occurs.
2. A constructive quarrel:
    a. clears the air
    b. goes to a conclusion then ends forever
    c. is private
    d. all of these
    e. none of these (quarreling is never constructive)
3. Your needs in a marriage are more likely to be met if:
    a. you do for your mate what you want him/her to do for you
    b. you meet his/her needs
    c. you patiently wait
    d. none of the above--fter marriage personal needs no longer count
4. How can a negative relationship cycle in a marriage be reversed?
    a. The wife must unselfishly meet her husband's needs
    b. The husband must unselfishly meet his wife's needs
    c. One or more deliberate physical or emotional acts
    d. Any of the above

LOSING YOURSELF

Before
marriage,
you are afraid of
losing each
other.
After marriage,
you are afraid of
losing yourself.

SOLVING CONFLICTS

QUARRELING IS NORMAL: It is not a sign of a bad marriage. Almost all married couples fight if they care about each other. A marriage without some disagreement is emotionally undernourished. Quarreling, even at the top of your lungs, is communication. It helps to blend needs, tastes, and goals. Anger is better expressed than hoarded. Clear the air.

CONSTRUCTIVE VERSUS DESTRUCTIVE: "Rules For Fighting Fairly"

1. No hitting.
2. No personality attack (name calling destroys egos; you can never take back what you say in anger.)
3. Attack the problem. Be specific, then stick to this problem. Do not bring in other issues until this one is finished.
4. Fight in private. Do not involve others. It hardens the issues and makes it hard to save face.
5. Fighting in front of the children once in a while is okay if it is constructive and if you do not make them take sides. It gives them a pattern of constructive problem solving to follow in their own conflicts. They need to see you make-up also.
6. Fight it out at the time, if you can. Do not let it build and fester. However, if a time out is needed, use it constructively and agree on a time to resolve the problem at hand.
7. No refusing to quarrel or withdrawing before it is finished.
8. Talk one at a time and listen when the other is talking. You are responsible for understanding the other person's point.
9. No mind reading. You cannot assume what the other person is thinking or expect them to know what you are thinking.
10. Come to a conclusion, then let it end: compromise if you can. Give in occasionally, agree to disagree.

PATTERNS CHANGE:
Your arguments will change depending on what is going on in your life, more during initial adjustment, but again when moving, changing jobs, etc. Children become a source of conflict; childless couples quarrel less. After the first birth, couples are more resentful and argue more than at any other time. Why? (strain, anxieties, fatigue, less sex life, jealousy). When children are older, you argue about discipline. Arguing decreases when the children grow up and leave home, unless they were a buffer between you.

OPTION #2^^TRANSPARENCY

DO NOT TRIFLE OVER TRIVIA

The following items are typical behaviors that create stress between people. Read through the list and see if you know anyone that deals with these kinds of situations.

1. Which way the toilet paper rolls.
2. Turning down page corners instead of using a bookmark.
3. Eating or not eating in bed.
4. Leaving damp washcloths scrunched in a lump, or wringing them out and spreading them to dry.
5. Doing the laundry regularly, or when there is nothing left to wear.
6. Putting the VCR tapes away or leaving them on top of the VCR.
7. Whether or not you read the instructions before you use something or put something together.
8. Whether the toothpaste should be used from the bottom up or from the top down.
9. Whether or not you are going to spend the holidays with your in-laws.
10. Whether or not you tear off the pillow tag that says DO NOT REMOVE!

These scenes may sound silly to you. They really are silly to get all worried about. BUT, these are the very things that begin to get on one's nerves in a marriage.

OPTION #5^^^STUDENT

Name ______________________________ Class ________________

PEACEFUL SOLUTIONS TO MARITAL PROBLEMS

1. Problems between married people arise when one or both fail to understand or adapt to each other's _______________.

2. A peaceful solution is one that solves the problem without increasing the _______________.

3. What is the first step in finding a peaceful solution?

4. The lack of _______________ _______________ is one reason for marital problems.

5. What is "intimate attention"?

6. Our spouses are not mind readers and will usually be more interested in helping if we make it clear what we desire and wish for without _______________ or _______________.

7. Most people marry to achieve _______________ _______________.

8. Why do men learn to control their emotions and avoid talking about themselves?

9. In order to correct mistrust and suspicion in a marriage, what must you do?

10. What are the four peaceful solutions to solve marital differences?

    A.

    B.

    C.

    D.

PEACEFUL SOLUTIONS--ANSWER KEY

TEACHER NOTE: The video moves rapidly and the students may not find time to get all the answers recorded on their paper. You may wish to discuss and review the video together, using the worksheet as a tool.

1. Problems between married people arise when one or both fail to understand or adapt to each other's (EXPECTATIONS).
2. A peaceful solution is one that solves the problem without increasing the (CONFLICT).
3. What is the first step in finding a peaceful solution? (IDENTIFY AND DISCUSS EACH PERSON'S THOUGHTS AND FEELINGS WITHOUT BLAMING ONE ANOTHER)
4. The lack of (INTIMATE ATTENTION) is one reason for marital problems.
5. What is "intimate attention"? (WHEN WE FEEL UNCARED FOR, UNAPPRECIATED AND UNLOVED)
6. Our spouses are not mind readers and will usually be more interested in helping if we make it clear what we desire and wish for without (DEMANDING) or (MANIPULATING.
7. Most people marry to achieve (INTIMATE COMPANIONSHIP)
8. Why do men learn to control their emotions and avoid talking about themselves? (TO BE MORE "MANLY", LESS VULNERABLE, MORE SECURE)
9. In order to correct mistrust and suspicion in a marriage, what must you do? (IDENTIFY WHAT YOU WANT FOR YOURSELF IN THE MARRIAGE)
10. What are the four peaceful solutions to solve marital differences? (1-DESCRIBE YOUR OWN THOUGHTS AND FEELINGS WITHOUT BLAMING, 2-OFFER TO ADJUST IN ORDER TO SOLVE THE PROBLEM, 3-ACHIEVE INTIMACY BY CLEARLY STATING WHAT YOU WANT FROM YOUR MARRIAGE, 4-IDENTIFY WHAT YOU EXPECT OR WANT FROM YOURSELF.)

MEETING EACH OTHER'S NEEDS

Discuss with students the importance of meeting each other's needs in marriage. Generally speaking, men's needs are very physical, then emotional. When these needs are satisfied, he tends to be happier with his marriage and more willing to meet his wife's needs.

Women's needs are more often emotional. Acceptance, communication, and love may be more important than physical needs. As she finds these areas of her life satisfied, she is happier with her marriage and more willing to meet her husband's needs. A positive relationship is thus very circular. (Show transparency--"Meeting Needs")

Sometimes, however, the cycle breaks down. Suppose one evening the husband comes home in a bad mood. He snaps at his wife. He then criticizes her and refuses to talk to her until bedtime. Will she then be willing to meet his physical needs? Or will she turn a cold shoulder to him and get a headache? Does he then want to make her feel appreciated and loved? Not likely. The cycle can break down at any point and begin spiraling in a negative direction when partners refuse to give the other what they need.

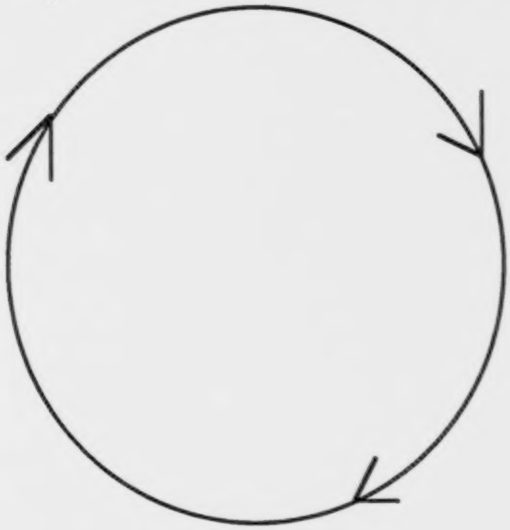
The negative cycle can also be reversed. What if the husband or wife deliberately sets aside his/her own needs to meet the needs of his/her partner? Suppose the wife decided to respond to what her husband wanted: she cooks him his favorite meal, gets him his slippers, then rubs his back as they watch a video? He soon turns his feelings for her around and tells her what she has been longing to hear him say. The cycle is then headed in the right direction again.

Although we may have over-simplified these situations, remember:
1. Your spouse can only meet your needs if you are meeting his/hers.
2. Different people have different needs. What your spouse wants is not always what you want.
3. Positive and negative cycles are continuous unless one of you steps in to consciously or unconsciously reverse the direction.

OPTION #7--TRANSPARENCY

MEETING NEEDS

HIS NEEDS
Physical and Emotional



HER NEEDS
Emotional and Physical

UNIT: Marriage **LESSON:** Spouse Abuse

COMPETENCIES:
Examine abusive marital relationships and possible resolutions.

INTRODUCTION:
Do any of you know someone who has been abused by his/her spouse? This is an awful situation that takes place much more often than people suspect. (A short clip from a current movie that deals with spouse abuse is effective in helping the students see and feel some of the feelings associated with spouse abuse.)

LESSON OPTIONS/SUPPLIES:

OPTION #1
ABUSE--Discussion of characteristics of abusive males and abused wives, statistics showing prevalence of the problem, and possible resolutions. [Information--"Abuse"]

OPTION #2
NEWS--Show news clips or newspaper articles reporting violence between spouses, or tell incidences of which you may have personal knowledge.

OPTION #3
VIOLENCE CYCLE--Read the case study and explain how the cycle develops and worsens. [Information--"Violence Cycle", Transparency--"Violence Cycle"]

OPTION #4
GUEST SPEAKER--Invite a guest speaker from any of the following organizations to speak on spouse abuse, how it can be avoided, how to deal with it, etc.

Local women's shelter
Police department
Men/women who have experienced and resolved abusive marriages
CAPSA--(Citizens Against Physical and Sexual Abuse)

OPTION #5
WHEEL OF LIFE REPORT #40--ABUSIVE SPOUSE--When you married your husband, he seemed like such a gentle person. He was always so fun loving and concerned about you. Now Dr. Jeckyll has turned into Mr. Hyde and he is physically abusing you. You are afraid for your life, but don't dare leave him because he's threatened to kill you if you try. You confide in a friend and decide its time to get help. What services are available to help you? How can you get away without him finding you? Legally, what can you do to get him in jail and/or protect yourself? What laws govern this behavior and what punishment is possible or likely? What type of evidence or proof must you have before legal action can be taken? Can you ever trust men again? Talk to other people who have been through a similar situation and share what you have discovered. How did they go about leading a normal life after such an ordeal?

SUMMARY:

Discuss pertinent questions with students: How likely are you to be involved in an abusive situation? How can you avoid it? How can you help others who are in abusive situations?

TEST BANK:

1. Why do some people abuse others?
   a. they come from violent homes
   b. they believe they have the right to beat others
   c. they think the victim needs to be abused
   d. all of the above
   e. none of the above
2. Which of the following is NOT a common characteristic of abuse victims?
   a. low self-esteem
   b. abusive parents
   c. domineering personality
   d. isolated from others
   e. all of the above
   f. none of the above
3. Women are more often physically attacked in their own homes by their husbands than anywhere else by strangers. **T** F
4. An indication that a boyfriend may become an abusive husband is:
   a. extreme jealousy
   b. bad temper
   c. kicking the dog when angry
   d. hitting doors or walls
   e. all of the above
   f. none of the above
5. If you are aware that a neighbor is abusing a member of his/her family, your immediate response should be:
   a. immediately step in to help
   b. call the police
   c. call the women's shelter
   d. call a local clergyman/woman
   e. call their other family members
6. A person who physically or mentally abuses you during courtship or engagement:
   a. may just be under pressure
   b. can be changed by love
   c. usually escalates the abuse after marriage
   d. is better than risking not being married
   e. all of the above
7. Slapping, hair pulling, or any other violence at anytime during a dating relationship is a good sign that a resulting marriage would be a violent one. **T** F

ABUSE

CHARACTERISTICS OF ABUSERS:

very jealous, has a short temper
reacts physically: hits the wall, kicks the dog, etc.
raised in an abusive home (was abused, or witnessed abuse)
macho type, must always be the one in control
may or may not also batter children
believe they have the right to beat other people
think victims enjoy, or need the abuse

CHARACTERISTICS OF VICTIMS OF ABUSE

raised in an abusive home (was abused or witnessed abuse)
low self-esteem, insecure, feels they deserve the abuse, guilty, etc.
isolated--not allowed to form close relationships with others
resists giving up on marriage, doesn't want to feel they have failed,
  wants to help the abuser change
fear of leaving the abuser, or of other family members being hurt

STATISTICS

Wife abuse is the biggest danger to women. More women are physically attacked in their own home by their husbands than are assaulted by strangers or are injured in auto accidents!

Ninety five percent of physical battering is by the male. However, when the female does the battering, she is more likely to kill.

No statistics are available on emotional abuse. It is largely unreported and hard to prove.

Most abuse goes unreported, but it is estimated that 20-50% of couples suffer violence regularly.

Twenty five percent of all murders in the U.S. happen within the family (and domestic disturbance calls are among the most dangerous for policemen).

AVOIDING/RESOLVING MARITAL ABUSE

The more quickly you avoid or get out of an abusive relationship, the safer you are. If you allow it to go on, you may very likely get to the point where you cannot leave.

1. Avoid getting involved with someone with abusive characteristics. These characteristics are usually observable while dating, but people do not recognize them, or ignore them. Many people think it will end after marriage, but it only escalates. If your date ever abuses you in any way, get out of that relationship immediately.
2. Don't let it start. Let your partner know it absolutely will not be tolerated.
3. If it happens once, tell your partner, in no uncertain terms, that you will leave if he/she doesn't get therapy, then do it.
4. If it has happened many times, call the police and ask them to get you to a safe house. Let them help you get out of the situation.

It is amazing how quickly "anger" can turn to "danger". Be aware of your partner's level of tolerance and protect yourself.

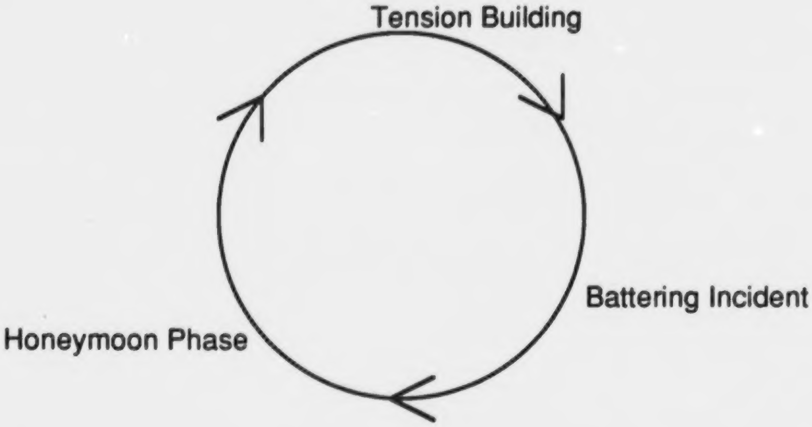
GETTING HELP FOR SOMEONE ELSE

1. If you are aware that battering is going on, call the police. (It is too dangerous to try to intercede.)
2. Offer emotional support and information about safe houses to the victim. However, unless you can convince the victim to leave, you cannot prevent further abuse.

VIOLENCE CYCLE

There are three phases in the "Cycle of Violence". The first phase takes place as the tension builds between the two people, and continues until an explosion of violence or a battering incident occurs. The final phase of the cycle is often referred to as the "honeymoon" phase. The couple will apologize and peace will be restored.

The cycle works like this:



The violence in their relationship has actually been rewarded because it ended their argument and led the couple into a honeymoon phase where intimacy could be restored.

Because the battering incident seems to have solved their problem, they will be very likely to turn to battering in the future to solve other problems they may encounter.

Unfortunately, as this cycle is repeated over and over, the violence will continue in both frequency and severity. Most battering incidents will begin on the mild side of the continuum, but will escalate further and further toward the fatal side of the continuum unless intervention to stop the abuse is utilized.

An abusive incident might fall anywhere along this continuum.

Mild	Moderate	Severe	Fatal
shoving	punching	threatening with a weapon	strangling
pushing	kicking	battering	stabbing
slapping	choking	stomping	shooting

Anyone who thinks that marriage will solve the abusive behavior needs to think again--it will only worsen after marriage.

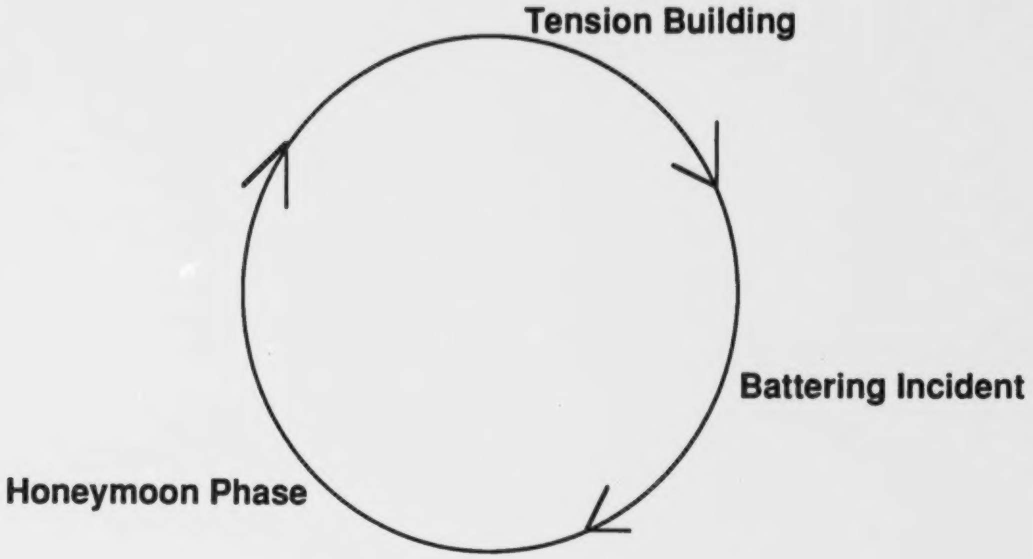
You might be asking yourself why anyone would want to remain in an abusive relationship, either physically or emotionally. Here are some reasons that are frequently given:

1. Financial Dependence
   Where else would I go?
   He buys me nice gifts.
2. Social implications:
   Who else would I date?
   We have been going together for so long, I hate to give it all up.
   He's not always like this--he's a lot of fun at parties.
3. Fear
   She says she will commit suicide if we break up.
   He says he will come after me if I leave.
4. Belief that he/she is the cause of the violence:
   If I would just keep my mouth shut, it would never happen.
   If I would just give her what she wants, we'd be okay.
5. Belief that the violence is temporary.
   I love her. She will never do it again.
   He promised he'd never do it again.
6. Belief that she/he should understand he/his attacker.
   I can help her control her temper.
   I need to be more understanding of his feelings.
7. Belief that all men (women) are violent.
   It means he loves me.
   Everyone fights--it's no big deal.
8. Feelings of personal incompetence.
   It would probably be the same with someone else.
   I probably couldn't get someone else.
   What would I do without him/her?

Students need to understand that spouse abuse begins in the dating period. If a girl or guy is ever physically assaulted by a someone they are dating, they should discontinue the relationship immediately. The problem will only escalate after marriage.

OPTION #3- -TRANSPARENCY

Violence Cycle


Tension Building
Battering Incident
Honeymoon Phase

****

Abuse Continuum

Mild	Moderate	Severe	Fatal
shoving pushing slapping	punching kicking choking	threatening with a weapon battering stomping	strangling stabbing shooting

UNIT: Marriage **LESSON:** What Makes A Happy Marriage

COMPETENCIES:

1. Design a plan to reduce/eliminate weaknesses in a marriage.
2. Identify methods of maintaining growth in the marital relationship.

INTRODUCTION:

How many of you would try to make a fancy new food without following a recipe? We all know that in order to make a successful food product, we must know what ingredients and how much of those ingredients are needed. Yet, how many people get married without giving much thought or planning to it? Happy marriages do not just happen. They are planned for and worked at constantly. (Students need to understand that it is not necessarily expensive to keep a marriage happy. However, it will require time and energy.)

(TEACHER NOTE: If you did the "Happily Ever-after" stories from the Honeymoon lesson, you may want to use them as the introduction to this lesson.)

LESSON OPTIONS/SUPPLIES:

OPTION #1
A HAPPY MARRIAGE--Lecture. Suggested assignment for this option is to have students make their own lists of what they think will keep a marriage happy. [Information--"A Happy Marriage"]

OPTION #2
GETTING THE BUGS OUT OF YOUR MARRIAGE--Have students define each bug while you explain what the bug is, the symptoms, and the advanced stages. (Enlarged graphics from this article will enhance the discussion.) Then have the students work in small groups to identify treatments they think would help resolve this marriage problem. Then review the suggested treatments with them. [Worksheet--"Getting the Bugs Out of Your Marriage", Information--"Getting the Bugs Out of Your Marriage"]

OPTION #3
BUILDING SUCCESSFUL RELATIONSHIPS--Watch video and have students complete the accompanying worksheet as the video progresses. [Worksheet for each student, Video available from Knowledge Gain, 1675 N 200 W, Suite #6B, Provo, Utah 84604]

OPTION #4
PANEL--Have students write questions for the panel discussion. The panel should consist of a variety of marriage types: happy marriages, struggling marriages, divorced people, etc. Give the panel participants a copy of the questions prior to the discussion. Ask panel members to prepare a short explanation of what they think is required to make a marriage happy. After each panel member has shared his/her feelings, let the class ask questions. Give the panel members a copy of the information sheet "Making a Happy Marriage". Let them comment on whether they agree or disagree with these statements. [List of questions written by students for panel members, "Making a Happy Marriage" for the panel members]

OPTION #5
MARRIAGE INTERVIEW--Have students complete the assignment. [Worksheet--"Marriage Interview"]

SUMMARY:
Which of the components of a good marriage do you think are most important?
Can a marriage succeed without any of these components?
What additional ideas would you add?

TEST BANK:

1. List three of the components of a good marriage and explain why each is important. (OPINION)
2. List three ways to make a marriage happy. (OPINION)
3. It is alright to tell a close friend negative things about your spouse. We all need to vent our feelings sometimes. T F
4. (NON-SEXUAL) touching is often the most communicative type of touching.

A HAPPY MARRIAGE

Too often we think marriage will be like the ones we see on TV. Couples dance romantically before the fireplace to soft music, money is not a problem, there are never any bills to pay, and the kids magically change their own diapers. Our expectations are to get married and live happily-ever-after.

Then reality sets in. He leaves dirty socks in the middle of the floor and burps after he drinks a pop (he never burped before we were married!) She gets up looking like death-warmed-over and ties up the bathroom for an hour-and-a-half every morning, so he has to leave for work frustrated and looking less than his best. They find themselves fighting.

Since marriage is a life-long commitment, adjustments to each other must be made. Marriage has the potential to be the best it has ever been, a partnership of equals who complement each other and boost each other up to the best they can be.

All good marriages have the same necessary components: (List each component on the board and ask students to discuss the whys and hows of each.)

1. **Marriage is #1**
   You must put your mate first, think of his/her needs first, tell him/her your news first, do not compare her/him to anyone else or look for shortcomings. The two of you together are more important than either of you is alone. Also, your marriage relationship is the most important relationship in your life. Put it above your job, your friends, your mother, even your kids--one of the best things you can ever give your kids is the happy marriage of their parents.

2. **Fidelity**
   Fidelity allows trust and a sense of security to develop and grow. It is a major part of your sexual responsibility to your mate. Nothing destroys a marriage faster than violating this trust; security vanishes, self-esteem plummets.

3. **Commitment**
   How many of you believe that if it does not work out, you will get a divorce? Go into a marriage totally and unconditionally without thoughts of divorce.

4. **Unselfishness**
   Marriage is not a 50-50 proposition. Be prepared to give more than half the time. Sometimes it will feel like you are doing it all, but there is no other way to make a marriage work.

5. **Put time into your relationship**
Do not be apart too much: out-of-town business, late nights at work, shift work that is opposite each other, too much church and volunteer work. Do not make home a rest stop. Develop interests together; a new sport or craft you both may enjoy, a class, a political action, a volunteer job.

6. **Talk and listen**
Talk about important things, not just what TV show to watch or what the baby said. Tell each other your thoughts, feelings, concerns. Listen with your eyes, your undivided attention. Say "I love you."

7. **Touching**
Touching communicates caring. Hold hands, kiss, sit together. The nonsexual kind of touching is often the most communicative.

8. **Be positive about your mate and marriage**
Refuse to think about or dwell on your mate's faults; focusing on negatives destroys relationships. Do not ever criticize your mate to others; when they join in and help you criticize, it becomes even harder to feel good about your mate.

OPTION #2^^STUDENT

Name ______________________________ Class ____________

GETTING THE BUGS OUT OF YOUR MARRIAGE

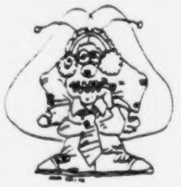
INSTRUCTIONS:
1. Write a definition next to the name of each bug.
2. List at least three treatments for correcting each problem.

VERBAL TERMINOSIS:

SYMPTOMS:
- Tendency to watch for double meaning in our spouse's statements.
- You and your spouse both complain of being misunderstood.
- Increasing difficulty in verbally expressing your feelings.
- Loss of intimate gestures, eye contact and private jokes only the two of you can understand.
- Increasing difficulty in finding something to discuss with your spouse.

ADVANCED STAGES:
- Difficulty in having a conversation which doesn't end in an argument.
- Long silences.
- Cannot relax with your spouse...conversation is stilted and repetitive.

TREATMENT:



LACKCO AFFECTIONITIS:

SYMPTOMS:
- You must always have a special occasion to give your spouse a gift.
- You have not sincerely said "I Love You" in at least 24 hours.
- You seldom kiss your spouse "hello" or "goodbye" in public or private.
- There is a decreasing use of verbal endearments between you and your spouse.
- You seldom hold your spouse's hand or display any similar physical affection in public.

ADVANCED STAGES:
- You have never been "caught" kissing your spouse by your children.
- You consider romance unrealistic.

TREATMENT:

PERFECTOMANIA:

SYMPTOMS:
- You or your spouse have a tendency to ignore problems affecting your marriage.
- You expect your spouse to look perfect at all times.
- You or your spouse expect every moment to be romantic.
- You expect your spouse to always be in a good mood.
- You have a feeling your spouse is not giving enough.

ADVANCED STAGES:
- You cannot cope with misunderstanding or disagreement with your spouse.
- You experience increasing disenchantment with your spouse and your marriage.

TREATMENT:

COMPANION MINUSIS:

SYMPTOMS:

- You are usually too busy to sit down and talk with your spouse.
- You are not aware of the current interests of your spouse.
- The two of you have not gone on a "date" in at least a month.
- You are only together when you are with children, family or friends.
- You only participate together in activities which involve family management and/or problems.

ADVANCED STAGES:

- You and your spouse have not had a half-hour of uninterrupted companionship in two weeks.
- You have not seen your spouse during waking hours in over a week.

TREATMENT:

SPOUSE MODIFICOSIS:

SYMPTOMS:

- You feel uncomfortable with your spouse's appearance, habits or personality.
- You have a tendency to point out your spouse's faults.
- You have not sincerely complimented your spouse recently (24-48 hours).
- You tend to avoid introducing your spouse to friends.

ADVANCED STAGES:

- Increasing desire to make biting comments to and about your spouse.
- As a result of your discomfort with your spouse, you spend less time together.

TREATMENT:

NON DIRECTIONALICOSIS:

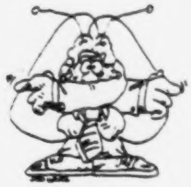
SYMPTOMS:

- Lack of direction in daily activities...your marriage seems to be going nowhere.
- An increasing restless feeling between you and your spouse.
- You have not discussed the future with your spouse in two months.
- You experience an increasing desire to turn back the clock and have things as they were.
- You sense a realization that you have not accomplished the goals you set when first married.
- You and your spouse have not jointly set goals for your marriage.

ADVANCED STAGES:

- You feel a sense of fear when you think about your children going out on their own and leaving you alone with your spouse.
- There is a feeling of failure and despondency between you and your spouse.

TREATMENT:



BUDGETITIS:

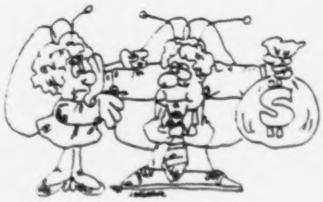
SYMPTOMS:

- Finances are primary topic of arguments.
- A feeling your spouse is spending you into financial ruin.
- Tendency to "surprise spouse" with items such as new car, boat, etc.

ADVANCED STAGES:

- Tendency to spend money to get back at your spouse.
- One spouse has complete control of the budget, forcing the other spouse to account for all money spent.

TREATMENT:



EST COPY AVAILABL

GETTING THE BUGS OUT OF YOUR MARRIAGE

(A list of known symptoms and secret cures from the Divorce Bug himself)

DIVORCE BUG
Jack White

FROM THE DESK OF THE DIVORCE BUG:

Hello,
I'm the Divorce Bug. I'm highly contagious and terribly overworked. It seems that no marriage is completely immune from me...so in an attempt to reduce my work load, I've developed this brochure on divorce. Contained herein are descriptions of my most potent viruses and divorce-fluenzas, which have successfully started thousands of unsuspecting married couples on the road to divorce. I've also included **top secret treatments** which have been developed by our "cure prevention" research lab. Although the release of these findings is unprecedented, I believe the general public should be educated. . . if not for their sake, then for my own sanity. So please study this information carefully and try some of the treatments. Then maybe my wife and I will be able to take that Caribbean cruise we've been planning for the past five years.

Thanks,
DB
The Divorce Bug

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VERBAL TERMINOSIS

[vər-bəl tər-mə-'nō-səs]

DEFINITION: A termination of open and honest communication between you and your spouse.

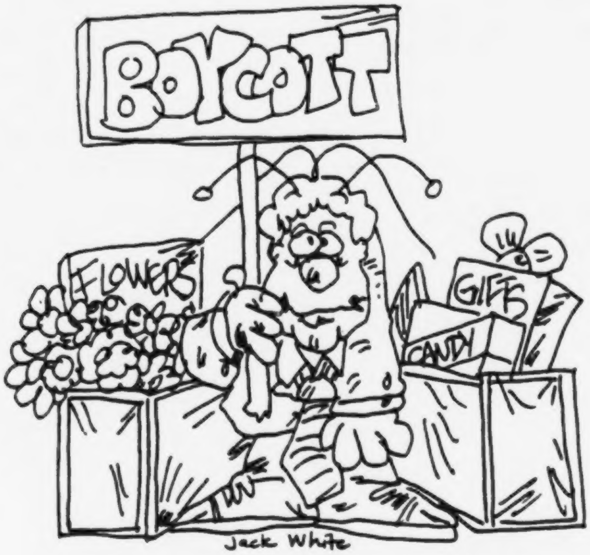
CAUTION: Highly contagious. Should be treated at first sign of infection.

SYMPTOMS:
- Tendency to watch for double meaning in our spouse's statements.
- You and your spouse both complain of being misunderstood.
- Increasing difficulty in verbally expressing your feelings.
- Loss of intimate gestures, eye contact and private jokes only the two of you can understand.
- Increasing difficulty in finding something to discuss with your spouse.

ADVANCED STAGES:
- Difficulty in having a conversation which doesn't end in an argument.
- Long silences.
- Cannot relax with your spouse . . . conversation is stilted and repetitive.

TREATMENT:
- Have two one-hour discussions per week without interruptions.
- Avoid accusations or defensive statements.
- Allow equal uninterrupted expression of thoughts and feelings.
- Exercise understanding, acceptance, and empathy.

LACKCO AFFECTIONITIS



('lak-ō ə-'fek-shən- ī-təs]

DEFINITION: Lack of affection between you and your spouse.

SYMPTOMS:

- You must always have a special occasion to give your spouse a gift.
- You have not sincerely said "I Love You" in at least 24 hours.
- You seldom kiss your spouse "hello" or "goodbye" in public or private.
- There is a decreasing use of verbal endearments between you and your spouse.
- You seldom hold your spouse's hand or display any similar physical affection in public.

ADVANCED STAGES:

- You have never been "caught" kissing your spouse by your children.
- You consider romance unrealistic.

TREATMENT:

- Make one phone call per day to your spouse "just to talk."
- Experience one date per week.
- Evenly apply verbal endearments and physical affection.
- Exercise continuous use of the words "I Love You".
- Plan to spend more meaningful moments together. (see "Companion Minusis").

PERFECTOMANIA

ROSE COLORED GLASSES
Jack White

(pər-'fek-tō-'mā-nē-ə)

DEFINITION: Unrealistic expectations for a perfect marriage and/or a perfect spouse.

SYMPTOMS:

- You or your spouse have a tendency to ignore problems affecting your marriage.
- You expect your spouse to look perfect at all times.
- You or your spouse expect every moment to be romantic.
- You expect your spouse to always be in a good mood.
- You have a feeling your spouse is not giving enough.

ADVANCED STAGES:

- You cannot cope with misunderstanding or disagreement with your spouse.
- You experience increasing disenchantment with your spouse and your marriage.

TREATMENT:

- Plan and have one, two, or more discussions with your spouse as required.
- Apply honesty as you compare your personal expectations with your actual marriage.
- Allow equal expression of thoughts and feelings.
- Exercise a realistic and an open mind as you and your spouse consider ways to make marriage more satisfying. Be realistic.

COMPANION MINUSIS

12
1
2
3
4
5
6
7
8
9
10
11

[kəm-'pan-yən'mi-nəs-əs]

DEFINITION: Deficiency in time spent with spouse.

SYMPTOMS:

- You are usually too busy to sit down and talk with your spouse.
- You are not aware of the current interests of your spouse.
- The two of you have not gone on a "date" in at least a month.
- You are only together when you are with children, family or friends.
- You only participate together in activities which involve family management and/or problems.

ADVANCED STAGES:

- You and your spouse have not had a half-hour of uninterrupted companionship in two weeks.
- You have not seen your spouse during waking hours in over a week.

TREATMENT:

- Conduct one planning session per week with your spouse to systematically schedule the time you will spend together.
- Schedule at least one date per week . . . NO CHILDREN ALLOWED.

SPOUSE MODIFICOSIS

['spaüs mäd-ə-fə-'kō səs]

DEFINITION: Obsession with remaking your spouse.

SYMPTOMS:
- You feel uncomfortable with your spouse's appearance, habits or personality.
- You have a tendency to point out your spouse's faults.
- You have not sincerely complimented your spouse recently (24-48 hours).
- You tend to avoid introducing your spouse to friends.

ADVANCED STAGES:
- Increasing desire to make biting comments to and about your spouse.
- As a result of your discomfort with your spouse, you spend less time together. (see: Companion Minusis).

TREATMENT:
- Privately determine why your spouse's traits are causing you irritation. NOTE: Don't be too critical of your spouse's faults . . . it may have been those very faults that kept him/her from getting a better mate.
- Consider how your behavior could be modified to bring out the best in your partner.
- Discuss your problem with your spouse, evenly applying love and support.
- Mix well with suggestions of how you can work together to become your "best selves".
- Exercise patience, acceptance, and understanding.

NON DIRECTIONALICOSIS

[nän-də 'rek-shən-ăl-ĭ-kō-səs]

DEFINITION: Deficiency of goals in your marriage.

SYMPTOMS:

- Lack of direction in daily activities...your marriage seems to be going nowhere.
- An increasing restless feeling between you and your spouse.
- You have not discussed the future with your spouse in two months.
- You experience an increasing desire to turn back the clock and have things as they were.
- You sense a realization that you have not accomplished the goals you set when first married.
- You and your spouse have not jointly set goals for your marriage.

ADVANCED STAGES:

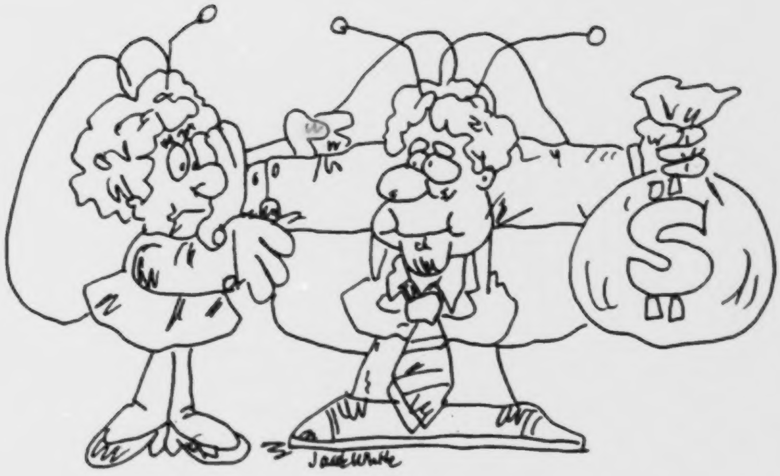
- You feel a sense of fear when you think about your children going out on their own and leaving you alone with your spouse.
- There is a feeling of failure and despondency between you and your spouse.

TREATMENT:

- Together, set specific, attainable goals for your marriage.
- Strive to have daily, as well as long-term, activities which will help you both achieve your goals.
- Exercise consideration and mutual support.

CAUTION:
DO NOT OVERPLAN. This too can be hazardous to the health of your marriage.

BUDGETITIS



DEFINITION: An inability to accept your spouse's attitudes toward money.

SYMPTOMS:
- Finances are primary topic of arguments.
- A feeling your spouse is spending you into financial ruin.
- Tendency to "surprise spouse" with items such as new car, boat, etc.

ADVANCED STAGES:
- Tendency to spend money to get back at your spouse.
- One spouse has complete control of the budget, forcing the other spouse to account for all money spent.

TREATMENT:
- Plan and hold one or more yearly discussions on budget and financial priorities.
- Evenly apply compromise.
- Exercise understanding and consideration of your spouse's values and background.

CAUTION: If irritation breaks out during discussion, discontinue treatment until tempers cool down. Then increase dosage of compromise and understanding.

OPTION #3^^^STUDENT
Name ______________________________ Class ________________

BUILDING SUCCESSFUL RELATIONSHIPS

1. What characteristics do mental and emotional health have in common?

2. Situations in which we participate have what four elements?

3. Why are relationships both at work and at home important?

4. Why does Dr. Scoresby feel that we do not give enough attention and significance to relationships?

5. Why should we identify the elements of a good relationship?

6. How can parents improve their relationships with their children?

7. What does the validation process include?

8. Why is it important to take time to positively develop relationships?

9. What three ideas are combined in the validation process?

10. What is the one condition for which everyone strives?

11. Who is the best person to validate a male?

12. Who is the best person to validate a female?

13. What is a validation? (3 examples)

14. What is another term for validating?

15. What are the three ways to verbally validate someone's statements?

16. What three personal characteristics make it possible to adapt our relationships from one place to another?

17. What is autonomy? Please list the three parts identified on the video.

18. Most relationship conflicts are about _______________.

19. When we tell or demand something of another person, we make them feel that they have lost _______________ when they abide by our wishes.

20. Why are blaming and criticizing harmful to relationships?

21. Which opinion is the most important to know?

22. How can you become more aware of your own opinion?

23. Dr. Scoresby promises that in a marriage relationship if a couple will _______________ and _______________ each other they will stay together.

24. When you cannot express feelings or feel autonomy, how do you feel?

25. What means is used mostly to validate?

26. What two things inhibit family communication?

27. When Dr. Scoresby cut the television cord at home, what did his family begin to do after they had "detoxified"?

28. What happened to the quarreling in his family?

29. What does he attribute this success to?

30. What two elements are important in a validating conversation?

31. Most people believe they will be evaluated ______________ by other people, so they do not tell their personal feelings. As a result, they feel ______________.

32. What is the difference between a harsh, hurtful parent and one whose kids respect him/her?

33. What are the two requirements that make affection a validating experience?

34. What is wrong with most of the affection given today?

35. What are the two important elements which increase our abilities to adjust between relationships at work and at home?

36. Positive problem solving means working from the present to the ______________.

37. People who are wise in relationships will learn to ______________ and to ______________.

38. What are the rules to positive problem solving?

39. Happiness is ______________ what you want, and if it is legal and moral ______________ it.

40. How do you show that you take your commitments seriously? (List three ideas.)

41. What is the single most effective therapy tool that exists?

BUILDING SUCCESSFUL RELATIONSHIPS--ANSWER KEY

TEACHER NOTE: The video moves very rapidly and the students may be unable to record all the answers. As a class, you may wish to go through the worksheet, answering the questions and discussing them.

1. What characteristics do mental and emotional health have in common? (ADAPTING TO DIFFERENT SITUATIONS)
2. Situations in which we participate have what four elements? (TASKS, RELATIONSHIPS, RULES TO COMPLY WITH, AND OURSELVES)
3. Why are relationships both at work and at home important? (THEY WILL INFLUENCE EACH OTHER)
4. Why does Dr. Scoresby feel that we do not give enough attention and significance to relationships? (WE DO NOT GET PAID FOR IT, NO REWARDS, NO RECOGNITION)
5. Why should we identify the elements of a good relationship? (BECAUSE IT HELPS DEVELOP SKILLS TO IMPROVE RELATIONSHIPS AND CHANGE BAD RELATIONSHIPS TO GOOD)
6. How can parents improve their relationships with their children? (INCREASE PRAISE, WARMTH AND AFFECTION DEMONSTRATED TO CHILDREN)
7. What does the validation process include? (ATTENTION, WARMTH, UNDERSTANDING, INTEREST, SKILLS TO APPLY THEM)
8. Why is it important to take time to positively develop relationships? (IF YOU DO NOT YOU WILL BE WORKING WITH THE NEGATIVE AND PROBLEMS WILL ARISE)
9. What three ideas are combined in the validation process? (FUN, SATISFACTION, FULFILLMENT OR GROWTH)
10. What is the one condition for which everyone strives? (VALIDATION)
11. Who is the best person to validate a male? (A FEMALE)
12. Who is the best person to validate a female? (A MALE)
13. What is a validation? (3 examples) (A COMPLIMENT, NOTICING SOMEONE, ADJUSTING BEHAVIOR FOR SOMEONE ELSE)
14. What is another term for validating? (CONFIRMING)

15. What are the three ways to verbally validate someone's statements? (1-THE MEANING OF THE WORDS, 2-UNDERSTANDING THE SPEAKER'S FEELINGS, 3-RECOGNIZING THE SPEAKER'S BELIEFS)

16. What three personal characteristics make it possible to adapt our relationships from one place to another? (AUTONOMY, COMMUNICATION, AFFECTION)

17. What is autonomy? Please list the three parts identified on the video. (A SENSE OF SELF CONTROL, SEPARATION FROM OTHERS, EXPRESSIVENESS)

18. Most relationship conflicts are about (AUTONOMY).

19. When we tell or demand something of another person, we make them feel that they have lost (CONTROL) when they abide by our wishes.

20. Why are blaming and criticizing harmful to relationships? (THEY DESTROY AUTONOMY)

21. Which opinion is the most important to know? (YOUR OWN)

22. How can you become more aware of your own opinion? (EXPRESS HOW YOU ARE FEELING TO ANOTHER PERSON AT LEAST TEN TIMES A DAY)

23. Dr. Scoresby promises that in a marriage, if a couple will (EXPRESS THEIR FEELINGS) and (VALIDATE) each other they will stay together.

24. When you cannot express feelings or feel autonomy, how do you feel? (OPPRESSED, CAUGHT MANAGED)

25. What is the means mostly used to validate? (COMMUNICATION/DIALOGUE)

26. What two things inhibit family communication? (TELEVISION OR RADIO/MUSIC)

27. When Dr. Scoresby cut the television cord at home, what did his family begin to do after they had "detoxified"? (TALK)

28. What happened to the quarreling in his family? (IT WAS STOPPED)

29. What does he attribute this success to? (THEY HAD LEARNED HOW TO TALK AND LAUGH TOGETHER)

30. What two elements are important in a validating conversation? (LISTENING TO UNDERSTAND AND NOTICING AND COMPLIMENTING ONE ANOTHER)

31. Most people believe they will be evaluated (HARSHLY) by other people, so they do not tell their personal feelings. As a result, they feel (MISUNDERSTOOD).

32. What is the difference between a harsh, hurtful parent and one whose kids respect him/her? (THE PARENT'S ABILITY TO LISTEN TO UNDERSTAND)

33. What are the two requirements that make affection a validating experience? (IT MUST BE 1-FREELY GIVEN, AND 2-NON-SEXUAL)

34. What is wrong with most of the affection given today? (IT HAS SEXUAL CONNOTATION. THERE IS ALMOST NO NON-SEXUAL AFFECTION)

35. What are the two important elements which increase our abilities to adjust between relationships at work and at home? (POSITIVE PROBLEM SOLVING AND INVESTING TIME AND COMMITMENT)

36. Positive problem solving means working from the present to the (FUTURE).

37. People who are wise in relationships will learn to (FORGIVE QUICKLY) and to (FOCUS ON THE ISSUE AND RESOLVE IT).

38. What are the rules to positive problem solving? (1-FOCUS ON THE ISSUE, 2-IDENTIFY WHAT YOU WANT)

39. Happiness is (IDENTIFYING) what you want, and if its legal and moral (GETTING) it.

40. How do you show that you take your commitments seriously? List three ideas. (GIVE YOUR TIME, BE CONSISTENT, SACRIFICE, SHOW GRATITUDE, BE FORGIVING)

41. What is the single most effective therapy tool that exists? (THE VALIDATION PROCESS)

MAKING A HAPPY MARRIAGE

Please be prepared to explain to students the ideas you feel are helpful in creating a happy marriage. Then be prepared to agree or disagree with the following ideas about making a marriage happy.

1. Give your spouse small gifts.
2. Use the same good manners with your spouse as you would with a business client.
3. Compliment each other.
4. Discuss your business affairs with your spouse.
5. Never criticize each other in front of other people.
6. Discuss problems as they arise, rather than letting them build.
7. Have regular get-aways with one another.
8. Do not take each other for granted.
9. Write love notes to each other.
10. Remember the things you said while courting and say them again.
11. Do your share of household chores.
12. Design a budget and live within it.
13. Never go to bed angry with one another.
14. Respect each other's privacy.

MARRIAGE INTERVIEW

One of the best ways to find out about marriage is to talk with people who are married. Select four couples, each at a different stage of marriage:

1. Married 2 years or less, no children
2. Married 5-7 years with small children
3. Married 15 years with teenagers
4. Married 30 years or more, retired

Try to select couples with whom you feel comfortable and who will answer your questions openly and honestly. Ask the following questions:

1. How old were they when they married?
2. Do they think that was a good age to get married? Why? Why not?
3. What is the happiest memory they have relating to their marriage?
4. What qualities do they think are most important for happy marriages?
5. What advice would they give to someone who wasn't certain whether to marry a particular person?
6. What is the most important quality for a mate to possess?
7. Has their marriage changed over time? If so, how?
8. Is their marriage what they expected it to be?
9. Have they experienced any crises in their marriage (illness, loss of work, etc.)? Did it help them draw closer together? What was their initial reaction to the crisis?
10. What is the most important thing have they done in their marriage to keep it happy?
11. What idea have they disagreed on? How did they resolve it?

After completing these interviews, summarize the ideas on a separate piece of paper. Be sure to include the following information:

1. What attitudes do these couples have in common?
2. On what do their attitudes differ?
3. What conclusions would you draw about creating a successful marriage, based upon what these couples said and your own ideas?

Adult Roles & Responsibilities

Money Management

INTRODUCTION TO MONEY MANAGEMENT

A fun way to introduce this unit is by reading the story *Alexander Used to Be Rich Last Sunday,* by Judith Viorst (ISBN #0-689-30602-4).

Another fun introduction to this unit is to have a student handing out small candies like smarties, or M&Ms. Every two minutes, he/she should walk through the class and give each class member a piece of candy, until each student has been give six pieces of candy. Tell the students that the candy belongs to them and they can do anything they want with it. Then proceed with the lesson you are teaching. Just before class ends, ask the students who has any candy left. Explain that the candy is like money. We are all responsible for our own money. We can fritter it away (eat the candy as soon as we get it), or we can save and invest it in wise purchases and plans (saving the candy). Anyone who still has all of his/her candy should stand. They then receive another piece of candy as interest on their "savings".

This unit is a very detailed one. The first unit on job procurement enables the student to understand the basics of earning money before discussing how to spend it.

The first group of lessons, as listed below, should be taught as an entire unit. However, it will take some advance preparation. The teacher should not go into this unit unprepared. This unit is suggested if you teach this course the entire year.

Introduction
Job Procurement
Personal Money Management
    Personal Budgeting Experience
    Managing Your Money
    Credit
    Finding An Apartment
    Insurance
    Purchasing a Vehicle
    Budgeting for Food
    Banking
    Savings and Investments
    Final Personal Budget
Consumerism
    Being a Wise Consumer
    Buying a House
    Purchasing Consumer Goods
    Consumer Fraud
Taxes

If you do not have time to complete the entire unit, you may simply "pick and choose" which lessons or options best meet the needs of your students.

- Personal Money Management
    - Personal Budgeting Experience
    - Managing Your Money
    - Banking
    - Savings and Investments
- Consumerism
    - Being a Wise Consumer
    - Consumer Fraud
    - Purchasing Consumer Goods
    - Credit
    - Insurance
    - Purchasing a Vehicle
    - Budgeting for Food
    - Buying A House
    - Finding An Apartment
- Taxes

UNIT: Money Management **LESSON:** Job Procurement

COMPETENCIES:

1. Demonstrate application and interview skills.
2. Prepare a resume.
5. Compile a file of information required when seeking employment.

INTRODUCTION:

Ask students how many of them have had job interviews. How did they feel during their interviews? What did they do to create a good impression? Were they successful in getting the jobs they wanted?

LESSON OPTIONS:

OPTION #1
INTERVIEW PREPARATION--Using the teacher information, discuss the various aspects of interviewing and how to keep a job. This information could also be adapted from your textbook. [Information--"Interview Preparation"]

OPTION #2
INTERVIEW VIDEOS--Ask several individuals to interview your students. Video tape these interviews. Review and critique these interviews with your students. [Video camera and blank tapes]

OPTION #3
RESUME--Have students complete a resume. You may wish to use the sample format included with this lesson. [Worksheet--"Sample Resume" for each student]

OPTION #4
JOB KIT--Have the students complete a job kit. [Worksheet--"Job Kit" for each student]

OPTION #5
JOB APPLICATION--Have students complete a job application from a local business. [Job application forms from local businesses]

OPTION #6
SPEAKER--Ask someone from job service, a vocational director, or counselor to speak to your class on career opportunities.

OPTION #7
VIDEOS--Watch either of the videos prepared from the State Office of Education produced by Scott Bean, "Expectations and Realities" or "Breaking Out".

OPTION #8
WHEEL OF LIFE REPORT #57--"Dress for the Workplace"--Have the student report on the topic "Dress for the Workplace".

SUMMARY:

A resume will help you in your search for a job. The interview and your application forms are very important factors in getting a job. Once you are employed, your actions will determine if you keep your job.

TEST BANK:

1. What is the importance of a resume?
   (TO PROVIDE A POTENTIAL EMPLOYER WITH INFORMATION ABOUT YOU, IN A CONCISE FORM.)
2. What importance does a job application have?
   (A JOB APPLICATION IS THE FIRST THING AN EMPLOYER SEES ABOUT YOU. YOU WILL BE JUDGED ON ITS NEATNESS AND COMPLETENESS.)
3. Name three things you should do to have a good interview.
   (DRESS APPROPRIATELY, KNOW SOMETHING ABOUT THE COMPANY YOU ARE INTERVIEWING WITH, BE PREPARED TO EMPHASIZE YOUR POSITIVE QUALITIES, OR ANY OTHER APPROPRIATE RESPONSE.)

INTERVIEW PREPARATION

Use the following questions as a guide in preparing for your job interview.

INDIVIDUAL NEEDS:

1. Are you appropriately dressed and groomed?
2. Do you have the necessary "Job Kit" materials? (see option #4)
3. Do you have a pen, pencil, small notebook, and other work tools, if needed?

KNOWLEDGE OF ORGANIZATION:

1. What is the job opening? Under what conditions is the job performed?
2. What is the overall objective of the company?
3. What important questions do you want to ask? Write the questions on paper.
4. Do you know the location of the interview? Do you know how to get there? Do you know how much time you need to reach the location?

POSITIVE FRAME OF MIND:

1. Are you in a pleasant mood?
2. Are you prepared to show interest in what the interviewer will say?
3. Are you prepared to listen?

INTERVIEW TIPS

ARRIVAL:

1. Be prompt. Arrive about ten minutes early.
2. Be pleasant in greeting and waiting.
3. Do not chew gum or smoke.

INTERVIEW:

1. Introduce yourself. Wait for the interviewer to invite you to be seated.
2. State your purpose and give resume or personal data sheet, if appropriate.
3. Supply brief, accurate answers, but do not limit answers to yes or no. Be prepared to answer some broad, general questions, such as: "Why do you want to work for this organization?" and "Where do you plan to be in your career in five years?"
4. Determine what you can contribute to the organization before discussing any benefits offered by the company.
5. Do not volunteer negative information.
6. Be attentive, alert, and interested. Be a good listener.
7. Do not show impatience or displeasure.
8. Do not monopolize the interview.
9. Display confidence, but not cockiness.
10. Thank the interviewer for his/her time.

FOLLOW UP:
Write a letter of appreciation to the interviewer, by name, expressing your thanks to the company.

APPEARANCE

Appearance is a major factor in an interview. The employer's first impression of an applicant's appearance may overshadow, either positively or negatively, all other aspects of an interview.

Applicants should plan their clothing well in advance of an interview. Careful attention should be given to the following points in grooming:

1. Clothing should be appropriate for the job being sought. Dress simply.
2. Clothing should fit correctly, be in good repair, and be neatly pressed.
3. Shoes should be clean and polished, if appropriate.
4. Hair should be clean, neatly cut, and well groomed.
5. Hands and nails should be clean and well groomed.

Specific tips for males include the following:

1. Wear socks that match the pants and/or shirt.
2. Wear shirttails tucked inside of your pants.
3. Be clean shaven. If beards are worn, they should be neat and properly trimmed.
4. Avoid use of excess jewelry.

Specific tips for females include the following:

1. Wear stockings that fit well and that are without runs.
2. Be conservative in use of make-up and perfume.
3. Be conservative in use of jewelry. Avoid wearing dangling types of jewelry.

Special appearance problems, such as weight, skin conditions, or other physical conditions, should be minimized, if possible. The general appearance one makes through neatness and cleanliness helps to minimize such problems.

KEEPING A JOB

1. Get off to a good start with a job you enjoy.
2. Know and meet the employer's expectations.
3. Follow company rules.
4. Find your niche in the social structure of the company.
5. Keep a learning attitude to increase efficiency.
6. Avoid gossiping while at work.
7. Develop positive traits:
    - punctuality
    - neatness
    - appearance
    - adaptability
    - reliability
    - pleasantness
    - completion of jobs
    - cooperativeness
    - friendliness

LETTER OF APPLICATION

(The following format for the letter of application illustrates the type of information which should be included in each paragraph.)

Your present address
City, State, Zip Code

Date letter is written

Mr. John Blank
Title
Company
Street Address
City, State, Zip Code

Dear Mr. Blank:

FIRST PARAGRAPH: Tell why you are writing, name the position, or field, or general vocational area about which you are inquiring. Tell how you heard of the opening or organization.

SECOND PARAGRAPH: Mention one or two qualifications you think would be of greatest interest to the employer, slanting your remarks to the employer's point of view. Tell why you are particularly interested in this company, location, or type of work. If you have had related experience or specialized training, be sure to point it out.

THIRD PARAGRAPH: Refer the reader to the enclosed application form, resume, or the fact that the Placement Office has, or will send full credentials as a medium which will give additional information concerning your background and interests.

FOURTH PARAGRAPH: Close by making a specific request for an interview, suggesting a date and time, and indicate that you will phone the day before (when you reach the city, for instance) for a confirmation of the appointment unless you hear beforehand that the reader does not wish an interview. If, instead of wanting an interview, your request was for further information concerning the opening, it would be polite to enclose a self-addressed, stamped envelope. Make sure your closing is not vague, but states clearly what will be the next step in the job seeking process.

Sincerely,

(Your handwritten signature)
Type your name

OPTION #3^^^STUDENT

Name ________________________________ Class _______________

SAMPLE RESUME

Resumes may be prepared in various forms. This sample includes the basic forms for a resume. This sample may be adjusted according to your individual needs and the job for which you are applying.

Name: Date of Birth:

Address:

Telephone:

Job Objective: (Briefly state your goals and the type of job you want.)

Education:

- High School (Name and address)
- Relevant Courses
- Grade Point Average
- Activities (List major ones only.)

Special Skills:

Military Service/Status:

Work Experience: (organize by function or year.)

References: (Simply write References on request.)

OPTION #4^^^STUDENT
Name ______________________________ Class ________________

JOB KIT

A "Job Kit" is an accumulation of items which may be needed to obtain a job. Check to see that you have each item you need for your Job Kit. These items should be included in your Job Kit.

- _____ Records
  - _____ Birth Certificate
  - _____ Social Security Card
  - _____ Work Permit (If applicable)
  - _____ Driver's License
  - _____ Diploma
- _____ Resume
- _____ Personal Data Sheet
- _____ Names of References with Addresses
- _____ Letter of Introduction
- _____ Letters of Recommendation
  - _____ Sampler of Specific Skills (If applicable)

PERSONAL DATA SHEET

(You may wish to place this information on a small card that will fit in your wallet so that you have it at all times.)

Full Name:

Address:

Phone:

Telephone Number:

Social Security Number:

Person to call in case of emergency:

Telephone number:

Work experience (names, addresses and phone numbers):

UNIT: Money Management **LESSON:** Personal Budgeting Experience

COMPETENCIES:

1. Students will explore the income associated with various types of occupations.
2. Students will identify the way they want to spend their money.
3. Students will establish a personal budget.
4. Students will identify actual costs of living.
5. Students will review how they spent their money.
6. Students will review their personal budgets.
7. Students will review the actual costs of living.

INTRODUCTION:

How money wise are you? Do you know how much your home or apartment costs each month? Do you know how much the payments on the family cars are? How much does it cost your family to eat for a week? Many times we are not aware of the tremendous costs associated with merely living. This unit will increase your awareness of the costs associated with daily life.

LESSON OPTIONS/SUPPLIES:

TEACHER NOTE: This unit is too comprehensive for trimesters. If you teach on a trimester basis, use "Project Reality" rather than this series of lessons. The following options should be completed at the beginning of the money management section of this curriculum if you plan to teach it as an entire unit.

OPTION #1
PERSONAL INTEREST INVENTORY--Each student should complete this inventory on the first day of this unit. After completing this sheet the students are given a monthly paycheck based on the occupation they choose (number 6 on "Personal Interest Inventory"). Job Service publishes a book entitled, "Occupations in Demand", that lists current salaries per hour across the state. The students' monthly paychecks are based on these salaries. It is important to remember to deduct state, local taxes and FICA. These figures change annually. Call the payroll department in your district for current figures. These checks will give the students an income, thus enabling them to plan a budget. Have each student complete the worksheet, "Actual Costs of Living". Instruct the students that they need to complete the information as they acquire it and under no circumstances are they to lose this information. [Worksheet--"Personal Interest Inventory" and "Paycheck" for each student.]

OPTION #2
ESTIMATING EXPENSES FOR YOUR BUDGET--Each student will complete the worksheet on estimating expenses. [Worksheet--"Estimating Expenses for your Budget" for each student]

OPTION #3
ACTUAL COSTS OF LIVING--Have students complete this form as the entire unit is taught. [Worksheet--"Actual Costs of Living"]

THE FOLLOWING OPTIONS SHOULD BE COMPLETED AT THE END OF THE MONEY MANAGEMENT UNIT:

OPTION #4
MONTHLY BUDGET--Have students complete this worksheet, using the information found on the worksheet, "Actual Costs of Living". [Worksheet--"Monthly Budget" for each student, found in "Personal Interest Inventory" lesson]

OPTION #5
FINAL PERSONAL BUDGET--This worksheet will tie the entire money management unit together. [Worksheet--"Final Personal Budget" for each student, Transparency--"Budgeting Scenarios". Use only one scenario at a time to prevent the students projecting into the future.]

SUMMARY:

Before acquiring a job and money to spend, it is important that each student identify the way they feel about money and how they would like to spend it. Although budgeting may not be a fun thing to do, it is a necessary part of our lives. Correct budgeting will enable us to meet our financial obligations.

TEST BANK:

Students will keep records throughout this unit rather than be tested on this specific lesson.

OPTION #1^^^STUDENT
Name ______________________________ Class ______________

PERSONAL INTEREST INVENTORY

DIRECTIONS: Please complete the following information to the best of your ability. The more completely you fill out this form, the easier it will be for you to complete the activities in the upcoming unit.

1. What would you like to be doing in two years?
2. If you said going to school, answer the following:
   School or Institution ______________________________
   Major ______________________________
   Full-time ______________ Part-time ______________
   Scholarship ______________________________
   If yes, what does it pay? ______________________________
3. How many roommates will you have? (Living at home is not permitted for the purposes of this unit.) ______________________________
4. What is your cumulative grade point average? ______________
5. List a major purchase you would like to make (between $100.00 and $500.00) other than a means of transportation. ______________
6. In two years where do you expect to be employed?
   Name of company ______________________________
   Hours per week ______________________________
7. If you currently have a job:
   Name of company or employer ______________________________
   Hours per week ______________________________
   Wage per hour ______________________________
8. What type of transportation do you expect to have in two years? If a car or truck, what make and model? ______________________________
9. If you currently have a car, what is the make and model?
   ____
   What are your monthly payments? ______________________________
   How much is your insurance for six months? ______________

OPTION #1^^^STUDENT

PAYCHECKS

111

Adult Roles and Responsibilities
123 High School Ave.
Best Town, Utah 00000

______________ 19____

Pay to the
Order of ______________________________ $ __________

____

R&R State Bank
Best Town, Utah 00000

Signature ______________________

1:27117275: 9 005087 3 0121

Current Totals ______________ Hourly rate ______________

Gross Pay:

Federal Tax

State Tax

F.I.C.A.

Net Pay

OPTION #2^^STUDENT

Name ______________________________ Class ______________

ESTIMATING EXPENSES FOR YOUR BUDGET

Directions: Using the percentages given to the side of each category, figure the amounts requested for a monthly budget. These amounts represent the maximum and minimum amounts you should spend in each of the categories listed below. In those categories where you find an "*", you need to decide upon a realistic percentage and fill it in the blank. The monthly income is $1,500.00.

STEP #1: Divide the percentage listed by 100, this will give you a decimal. (For example: 25% divided by 100 = .25)

STEP #2: Multiply the take home pay by the decimal. This will give you the amount available to be spent in that area. (For example $1,500.00 (take home pay) X .25 (decimal) = $375.00 (amount available))

STEP#3: Complete the above steps for "high" and "low" in each category.

CATEGORY	HIGH %	LOW%
Savings (5-10%)	______	______
Housing (20-35%)	______	______
Utilities (4-7%)	______	______
Food (15-35%)	______	______
Personal Necessities (2-4%)	______	______
Medical (2-8%)	______	______
Clothing (3-10%)	______	______
Transportation (6-20%)	______	______
Recreation (2-6%)	______	______
Insurance*	______	______
Church or Charity*	______	______
Gifts*	______	______
School*	______	______
Short Term Goals*	______	______
Long Term Goals*	______	______
TOTAL	______	______

OPTION #3^^^STUDENT

Name ______________________________ Class ______________

ACTUAL COSTS OF LIVING

DIRECTIONS: Throughout the money management unit, you will complete several assignments. Complete the information on this form, as it is acquired. REMEMBER, you are not required to actually purchase any of the items listed below, just go through the motions.

1. HOUSING:

Address: ____

Monthly rent: _______________ Your share: _______________

(Divide the monthly rent by the number of roommates you have.)

Total cost of utilities (Divide by number of roommates):

Gas _______________ Phone _______________

Electricity _______________ Television _______________

Renter's insurance per month _______________________

2. TRANSPORTATION:

Make of car _______________ Model _______________

Monthly car payment ______________________________

Insurance company ______________________________

Insurance per month ______________________________

Type and amount of coverage ______________________________

____

3. MEAL PLANNING:

Cost of groceries for one month: ______________________

4. CONSUMER GOODS: (this should be the product you listed on the "Personal Interest Inventory".)

Product to be purchased ______________________________

Amount of purchase: ______________________________

How would you pay for this purchase? ______________________

If on installments, what is the monthly payment? _____________

How long will payments be made? ______________________

What is the total price you will pay for this purchase? _____________

5. SAVINGS:

Amount to be saved monthly: ______________________

Amount to be invested for retirement of future home purchase:

____

OPTION #4^^STUDENT

Name ______________________________ Class ______________

MONTHLY BUDGET

DIRECTIONS: Take your personal budget totals from "Estimating Expenses for Your Budget" and "Actual Costs of Living" worksheet and complete the following information for one month. If you have a roommate or roommates, use the figures for your portion of the total. Complete the remaining two months.

1. Monthly income as given in class: ____________________________
2. Number of roommates: ____________________________
3. School ______________________ Part-time_____ Full-time _____
4. Car (monthly payment): ____________________________
5. Scholarship (what does it pay?): ____________________________

After completing your budget plan, answer the following:

1. Is it possible for you to live with the above figures? ______________

   Why or why not? ____________________________

   ____

2. What problems can you foresee? ____________________________

   ____

   ____

OPTION #5^^STUDENT
FINAL PERSONAL BUDGET NAME ________________ CLASS __________

CATEGORY	1ST MONTH	2ND MONTH	3RD MONTH
Savings 5-10%			
Housing 20-35%			
Utilities 4-7%			
Food 15-30%			
Personal Necessities 2-4%			
Medical 2-8%			
Clothing 3-10%			
Transportation 6-20%			
Recreation 2-6%			
Insurance			
Church or Charity			
Gifts			
School			
Short Term Goals			
Long Term Goals			
TOTAL			

Total monthly income as listed on front page: ______________________

CATEGORY	CURRENT BUDGET	4TH MONTH	5TH MONTH
Savings 5-10%			
Housing 20-35%			
Utilities 4-7%			
Food 15-30%			
Personal Necessities 2-4%			
Medical 2-8%			
Clothing 3-10%			
Transportation 6-20%			
Recreation 2-6%			
Insurance			
Church or Charity			
Gifts			
School			
Short Term Goals			
Long Term Goals			
TOTAL			

Total monthly income as listed on front page: ______________________

CATEGORY	6TH MONTH	7TH MONTH	FINAL MONTH
Savings 5-10%			
Housing 20-35%			
Utilities 4-7%			
Food 15-30%			
Personal Necessities 2-4%			
Medical 2-8%			
Clothing 3-10%			
Transportation 6-20%			
Recreation 2-6%			
Insurance			
Church or Charity			
Gifts			
School			
Short Term Goals			
Long Term Goals			
TOTAL			

Total monthly income as listed on front page: ______________________

DIRECTIONS: As we read through each scenario below, make the necessary adjustments in your budget.

Everything has been going well for you financially during the past three months. You have discovered that when you apply the principles of budgeting you learned in your "Adult Roles" class that your money seems to go farther.

List the budget you have been following for the past three months. This information is located on the "Overall Budget Worksheet". Make sure you fill in how much you have accrued in savings over the last three months. Record this information on the enclosed sheet.

Month Four

Your boss just informed you that your place of employment will be closed for two weeks (no pay). You will receive half of your paycheck this month. How much will you receive this month? ________________
Show your adjusted budget on month four. In the space provided below, explain the adjustment you made and the reasons you made those adjustments.

Month Five
Your bank statement came and you found an error in your recording of a $50.00 check. The error means that you have less money than you thought. How can you make up the error in your present month's budget? Show your adjusted budget on Month Five. In the space provided below, explain the adjustments you made and the reasons you made those adjustments.

Month Six
It was your birthday this past month and your grandparents gave you $60.00. What do you plan to do with this money? Show your adjusted budget on Month Six. In the space provided below, tell what you did with the money and explain your reasons.

Month Seven
Your landlord just informed you that he is planning to raise the rent $50 per month--effective immediately. Fit this increase into your budget. Show your adjusted budget on Month Seven.

Month Eight
List your revised budget in the Final Budget space.

What have you learned about the purpose and importance of budgeting?

UNIT: Money Management **LESSON:** Managing Your Money

COMPETENCIES:

1. Define the term budget.
2. Use established budgeting terms.
3. Identify characteristics of a good budget.
4. Identify variable and fixed expenditures.
5. Develop a budget based on an income.
6. Identify ways to stay within a budget.
7. Establish long-term and short-term financial goals.
8. Students will identify the way they want to spend their money.
9. Students will establish a personal budget.
10. Students will identify actual costs of living.

INTRODUCTION:

Planning ahead is the key to successful money management. The best way to do this is to follow a budget. A budget is a financial tool that helps you manage your income and expenses. It will help you use your income to satisfy your needs and wants.

Many factors influence attitudes about spending money. Spending habits develop through the years. Cultural and parental values influence our attitudes about money and our goals and behavior involving money.

LESSON OPTIONS/SUPPLIES:

OPTION #1
COLLAGE--Make a collage using clippings from newspapers and magazines which reflect your values about money. Discuss the following:

a. How are values (the money you spend, the car you drive, the activities you enjoy, the clothes you wear, the friends you choose) expressed in your home?
b. What is the predominant theme in the clippings you choose: health, friends, family, material comforts, beauty, church, education, etc.?
c. How and why did you come to hold these values and goals?

[Supplies for collages]

OPTION #2
GOAL SETTING--Have each student complete the form. Keep the form and have the student periodically check to see how well they did at reaching their goals. [Worksheet--"Goal Setting" for each student]

OPTION #3
BUDGETING DISCUSSION--Discuss methods of establishing a budget. [Information--"Budgeting", Transparency--"Budgeting Terms"]

OPTION #4
METHODS OF BUDGETING--Each student will interview three different people to discuss their personal methods of budgeting. On the following day, they should share the ideas with the class. [Worksheet--"Methods of Budgeting" for each student]

OPTION #5
ROLE PLAY--Role play situations deciding on family budgets for a vacation, school clothes, college educations.

OPTION #6
GARY--Have students read the case study about Gary. They must complete the attached worksheet that goes with the case study. TEACHER NOTE: It is a good idea to work through the first three months together as a class, using transparencies. Encourage students to bring a calculator to class. Let them work in groups to complete the remaining months. [Worksheet--"Gary" for each student, Information--"Gary's Financial Plan--Answer Sheet"]

OPTION #7
FILMSTRIP--WINNING AT THE MONEY GAME--This filmstrip tells how to effectively manage income by setting goals, making choices, and developing a financial plan based on personal values and individual needs. (Available from "Money Management Institute, Household Financial Services, 2700 Sanders Road, Prospect Heights, Illinois 60070, cost is $8.00, 15 minutes.) Students should then complete the questions on the worksheet "Winning At The Money Game". [Filmstrip, "Winning At the Money Game", Worksheet--"Winning At The Money Game" for each student]

OPTION #8
WHEEL OF LIFE OPTIONS

#45--BANKRUPTCY--You and your spouse have been experiencing financial difficulties for some time and it has now become apparent that you cannot pay your debts. You are considering filing for bankruptcy. What legal procedures must you follow? Will you need an attorney and, if so, what will the costs be? What exactly happens to all of your debts? What will this do to your credit rating and your ability to make large purchases such as a home in the future? What social and psychological problems is this likely to cause for you and your family, including your children? What other alternative might you have? What would happen if you were on the other side of the bankruptcy (the people who owe you money took out bankruptcy)?

#49--BREAD WINNER LOSES JOB--Your spouse is the primary bread winner in your home and he/she has just lost his/her job. Your spouse is the primary bread winner in your home and he/she has just lost his/her job. Tell the class what types of assistance are available to get your family through this tragedy until you can find other employment. What assistance is available to help your spouse get another job? What will this mean in regard to all present debts and which lenders will be willing to work with you until you can gain employment? Talk to at least three families that have been through this and share their experiences with the class.

#50--DISABLED SPOUSE--Your spouse is permanently disabled. Tell the class what psychological and financial ramifications come with such a crisis. Talk to other people who have been through this ordeal and share their stories with the class. What assistance is available to families going through such a crisis?

SUMMARY:

Money can be used in many ways to help us make our lives happy and comfortable. We must learn now how to make a spending plan and how to make our money work for us.

TEST BANK:

1. What three facts do you need to know before setting up a spending plan? (GOALS, INCOME; EXPENSES)
2. Your goals should reflect your (NEEDS) and (WANTS).
3. Expenses are divided into three types, list them and give an example of each.
   (FIXED--school lunch, bus fare, music lessons.
   FLEXIBLE--entertainment, gifts, snacks.
   PERIODIC--books, uniforms.)
4. What are three advantages of having a checking account? (CONVENIENT WAY TO PAY BILLS, CANCELLED CHECKS ARE PROOF OF PAYMENT, A GOOD WAY TO ESTABLISH CREDIT.)
5. List three ways to cut expenses. (USE LIBRARY FOR BOOKS AND MAGAZINES, BROWN BAG FOR LUNCH, CARPOOL, SHOP SALES, READ ADS.)
6. Your spending plan needs to be (FLEXIBLE).
7. A joint banking account is the best way to manage a budget. T F
8. Flexible expenses means ninety days same as cash. T F
9. Budgeting is an ongoing process that must be continually revised and updated. T F
10. If you are married, it is more effective to have one spouse control the budget. T F

OPTION #2^^^STUDENT

Name ________________________________ Class _____________

GOAL SETTING

INSTRUCTIONS: Complete the following form by filling in two personal goals (dealing with home, school, work, friends, health, etc.), and two financial goals (dealing with purchases, savings, spending habits, etc.).

Check the appropriate box to indicate the type of goal and when it will be achieved.

Short-term goals may be achieved in 1-4 weeks.
Medium-term goals may be achieved in 1- twelve months
Long-term goals may be achieved in 1-5 years.

GOALS	SHORT	MEDIUM	LONG

BUDGETING

A budget does not require complicated math, nor does it force you to become a penny pincer. It helps you see where your money is spent. Budgets serve as a record and can be a great help to you when computing your taxes. Another advantage of budgeting is that it strengthens family communication. Budgeting increases sharing, both in setting a plan and evaluating spending patterns. Financial matters are a source of conflict and divorce in a marriage.

Review basic terms, using the transparency, "Budgeting Terms".

1. The first step in budgeting is to evaluate your present and future goals. What do you need and want now, in the the next year, or the next ten years? If you are married, you may find that your priorities differ from those of your spouse. You may have to make some compromises.

2. Determine your monthly net income or take home pay. (Gross income is your salary before taxes.)

3. Decide how to handle your money. There are several methods.

   A. JOINT BANK ACCOUNT: Money is available to either the husband or wife. Both are free to make deposits and withdrawals at will. The main problem with this method is trying to keep an accurate balance, because it must be coordinated between two people.
   B. SEPARATE ACCOUNTS: The couple may each have his/her own account. In this method, the couple divides the expenses. One person may take care of household expenses, food, and utilities. The other may pay the mortgage, transportation payments, etc. This method works well unless one of the partners feels the division is unfair.
   C. SOME COUPLES HAVE TWO ACCOUNTS, BOTH CONTROLLED BY ONE SPOUSE, BUT EACH MANAGED SEPARATELY: One spouse may set up an account to meet the household expenses, needs for the children and the other spouses personal needs. Both partners determine the amount of money that will be needed for this account. The wife then is responsible for managing this account. The one then sets up an additional account to cover the other expenses not covered in the wife's account.
   D. ONE SPOUSE MAY CONTROL ALL SPENDING: One spouse gives the other money, as it is needed. This method sometimes leads to conflict if money is equated with power. It is also sometimes hard for adults to ask for money.

E. ENVELOPE METHOD: In this method an envelope represents a budget category. Each month a certain amount of money is placed in the assigned envelope. One problem is that one tends to borrow from other envelopes if they run out of money in one envelope. Since cash is kept in the envelopes, this could create an unsafe situation. This method may have to be used by persons who cannot control the amount of checks they write. This is one method of limiting your spending.

4. Determine your expenses. Expenses may be either fixed or flexible. Fixed expenses are those expenses that usually do not vary in amount and must be paid on a regular basis. Mortgage or rent payments are examples of fixed expenses. Flexible expenses vary from week to week or month to month. An example of flexible expenses include clothing and food costs.

5. If your expenses are greater than your income, you may need to make some adjustments in your priorities. Another alternative is for a person to increase his/her income. Some expenses may need to be eliminated.

6. A budget is not useful if you do not use it. Once you have balanced your budget on paper, you can use the figures as guidelines for your spending. Budgeting is an ongoing process that must be continually revised and updated.

OPTION #3- TRANSPARENCY

BUDGETING TERMS

1. BUDGETING
2. MONEY MANAGEMENT
3. GROSS INCOME
4. NET INCOME
5. BANK ACCOUNTS

A. JOINT

B. SEPARATE

6. FIXED EXPENSES
7. FLEXIBLE EXPENSES

OPTION #4^^STUDENT

Name ________________________ Class ______________

METHODS OF BUDGETING

Directions: Interview three different people and discuss the type of budget they use. Select the method you think is best and report it to the class. Some questions you may wish to ask are:

1. How long have you been using a budget?
2. Where did you learn to use a budget?
3. Why did you begin to use a budget?
4. If you are married, do you each have a budget, or do you use the same one?
5. Do you record you budgeting expenses, or are they simply recorded "in your head"?
6. Who controls your budget?
7. Do you save money each paycheck? Do you think a savings plan is important?
8. What advice would you give concerning budgeting?

Write your summary of what you will report to the class in the space below:

OPTION #6^^^STUDENT

Name ______________________ Class ____________

Gary

It was graduation night at Landmark High School and Gary wasn't graduating. Finishing school had not seemed very important until this year. The occupational classes he had taken were fun and he had earned a 3.5 GPA the last semester, but somehow that just didn't make up for the last three years of goofing off. He lacked two credits for graduating and receiving his high school diploma.

Gary stayed home from graduation exercises. He did not want to be around all of his friends who were so excited about getting out of school. Shortly after high school graduation, Gary found a job working on the production line for a local company. It was repetitive work and very boring, but it paid $5.00 per hour (about $800.00 per month). Many of Gary's friends had gone to summer school at college or to a bigger city to work. Very soon, Gary was tired of the drudgery of his job and the hot summer without his friends.

Gary's parents tried to help him find something he was interested in doing. His mother mailed in an application for correspondence courses for him to finish high school. She was so excited when the books and lesson manuals arrived. Gary began to work on the assignments immediately. Gary's dad provided some incentive for Gary to work by financing a a good used car for him. At the time, he had said, "Son, this is as much as I will help you. It's yours if you earn the money to pay for it." Gary knew the car would be costly, but when the insurance was added to the cost, he found that the car would cost him $150.00 each month.

While his parents urged him to finish high school, Gary had already started thinking about what he wanted to do in the future. He wanted to build homes. Not just any homes, but homes for which he had drawn the plans! Gary visited the teacher who had taught him drafting in high school. He referred Gary to the local Applied Technology Center in their area. Gary found he could enroll in an intensive architectural program for two years. Tuition would cost him $552.00 for each of the six quarters his courses would require. However, Gary applied for financial aid and received a tuition waiver for $225.00 each quarter. Gary signed up to begin in the fall.

In order to live nearer to the school, Gary moved out of his parents' home and rented an apartment with another student enrolled at the school. The apartment rented for $250.00 per month, but the two of them split the rent evenly and it was affordable. The utilities (electricity, gas, cable television, and telephone hook-up) cost each of them $60.00 per month. They each purchased their own food. Gary decided he would spend $60.00 for groceries each month.

By the time school started that fall, Gary had saved $1917.00 to help get him through the school year. He quit his job on the production line and found a part-time job after school. He worked 20 hours each week and made $3.85 per hour (about $308.00 per month). Despite their own limited budget, Gary's parents showed their support of Gary's decision to return to school by putting $25.00 a month into Gary's savings account. At the beginning of the fall quarter, Gary had everything he needed financially to have a successful first year learning about his new career.

GARY'S FINANCIAL PLAN

The objective of this project is to create a working budget, following the guidelines you will be given.

SEPTEMBER--Identify Gary's values and goals, as you perceive them.

A. What values do you feel Gary is developing toward his future?

B. Gary has set a variety of goals for himself. List them in the following categories:

1. Short term:

2. Long term:

Keeping in mind Gary's values and goals, write a spending plan for him according to the information you have been given.

NOTE: Because Gary values his independence, he cannot live at home. For September, Gary takes enough from his savings to make his expenditures balance. Total expenditures should not exceed the total income. Adjustments must be made if this happens. For this assignment, each month's expenditures will equal the expenses.

Savings	Incoming Money Per Month		Expenses Per Month	
	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
	Job		Car/Insurance	
	From Savings		Tuition	
	Tuition Waver		Rent	
	Parents		Utilities	
			Food	
			Discretionary	
TOTAL:	TOTAL:		TOTAL:	

OCTOBER:

During his first month of school, two wonderful things happened to Gary. First, he met Tanya, and secondly, he finished his correspondence courses. Because he had a high school diploma, Gary received a raise at work. He now earned $4.15 per hour (about $332.00 per month). Now, however, he wanted to budget some money for dates with Tanya. Allowing $50.00 for dates and the increased salary, revise Gary's budget.

NOTE: Divide savings by the eight remaining months in the school year, then add this amount to the income for October. The tuition waiver and tuition can both be divided by three, so Gary will have the necessary money ready when his next tuition is due.

Savings	Incoming Money Per Month		Expenses Per Month	
	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
	Job		Car/Insurance	
	From Savings		Tuition	
	Tuition Waver		Rent	
	Parents		Utilities	
			Food	
			Discretionary	
TOTAL:	TOTAL:		TOTAL:	

NOVEMBER:

In November, Gary's car had to have two new tires put on it. It cost $235.00 for the tires and the labor. Gary can take the money from his savings account, but it will change his monthly allotment from savings. Revise the spending plan to allow for this change.

NOTE: To keep expenditures in line with expenses, Gary may need to lower his discretionary spending. Take the money for the tires from savings.

Savings	Incoming Money Per Month		Expenses Per Month	
	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
	Job		Car/Insurance	
	From Savings		Tuition	
	Tuition Waver		Rent	
	Parents		Utilities	
			Food	
			Discretionary	
TOTAL:	TOTAL:		TOTAL:	

DECEMBER:

Gary's roommate moved out after the first quarter. Gary could not afford to stay in the apartment and pay for all the expenses. If Gary moved, he would get $75.00 of his housing deposit back, but he would have to pay a $100.00 deposit, plus his new rent, if he moved. Decide what Gary should do and revise his budget, if necessary.

With Christmas, Gary takes an additional $50.00 from savings to buy gifts for Tanya and his family.

List possible options for Gary's problem.

NOTE: Options chosen by Gary was to find another roommate so expenses stay the same. Divide the remaining savings by six months to adjust for the tire expenditure.

Write Gary's spending plan for December.

Savings	Incoming Money Per Month		Expenses Per Month	
	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
	Job		Car/Insurance	
	From Savings		Tuition	
	Tuition Waver		Rent	
	Parents		Utilities	
			Food	
			Discretionary	
TOTAL:	TOTAL:		TOTAL:	

JANUARY:

Gary's parents gave him $200.00 for Christmas. How should he use the money?

How he uses the money indicates many of Gary's values. List what Gary's values are as you perceive them.

How do you recommend Gary use the money?

NOTE: After considering each option, Gary decides to add the money to his savings account. Savings should be divided by the five remaining months.

Savings	Incoming Money Per Month		Expenses Per Month	
	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
	Job		Car/Insurance	
	From Savings		Tuition	
	Tuition Waver		Rent	
	Parents		Utilities	
			Food	
			Discretionary	
TOTAL:	TOTAL:		TOTAL:	

FEBRUARY:

Gary catches mononucleosis and has doctor bills. He must pay $45.00 immediately. He also changes part-time jobs and is working 20 hours a week for $4.50 an hour ($360.00 per month). How will this affect his spending plan? Incorporate this into Gary's budget for February.

NOTE: Money for the doctor bill is taken from Gary's savings.

Savings	Incoming Money Per Month		Expenses Per Month	
	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
	Job		Car/Insurance	
	From Savings		Tuition	
	Tuition Waver		Rent	
	Parents		Utilities	
			Food	
			Discretionary	
TOTAL:	TOTAL:		TOTAL:	

MARCH:
Gary bought a TV and had it financed, since he didn't want to pay cash. His payments are $20.00 per month. Add this expense into Gary's budget plan.

NOTE: Savings must be divided by three months to adjust for February's doctor bill.

Savings	Incoming Money Per Month		Expenses Per Month	
	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
	Job		Car/Insurance	
	From Savings		Tuition	
	Tuition Waver		Rent	
	Parents		Utilities	
			Food	
			Discretionary	
TOTAL:	TOTAL:		TOTAL:	

APRIL:

Gary proposed to Tanya. . . and she said "YES!". He bought her a $500.00 engagement ring on credit. He has one year to pay for the ring. Show these changes in Gary's budget.

NOTE: Gary paid the last tuition due for the school year in March. Therefore, he neither receives the tuition waiver, nor needs to allow for tuition in his spending plan. Discretionary spending can finally be eased and raised to allow for frivolous expenditures.

Savings	Incoming Money Per Month		Expenses Per Month	
	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
	Job		Car/Insurance	
	From Savings		Tuition	
	Tuition Waver		Rent	
	Parents		Utilities	
			Food	
			Discretionary	
TOTAL:	TOTAL:		TOTAL:	

MAY:

If all of Gary's expenses had to be paid off immediately, where could he go for help? List three sources and evaluate each.

NOTE: Expenses are the same as for April, so there are no changes necessary.

1.

2.

3.

Savings	Incoming Money Per Month		Expenses Per Month	
	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
	Job		Car/Insurance	
	From Savings		Tuition	
	Tuition Waver		Rent	
	Parents		Utilities	
			Food	
			Discretionary	
TOTAL:	TOTAL:		TOTAL:	

JUNE:

In June, Gary took a second part-time job for the summer. It pays $5.00 per hour and he works 30 hours a week. His monthly salary from this job is about $600.00. Meanwhile, the happy couple start making wedding plans for their August wedding. Gary pays $400.00 to help Tanya with the wedding reception costs. Gary is not going to summer school or receiving financial aid during the summer. Revise Gary's budget, showing money going into savings for the coming school year (past savings have run out). Show Gary's budget for the summer months until the August wedding. Gary now receives no parental help.

NOTE: Divide wedding expenses by three (June, July, and August). Gary must again budget for savings.

Savings	Incoming Money Per Month		Expenses Per Month	
	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
	Job		Car/Insurance	
	From Savings		Tuition	
	Tuition Waver		Rent	
	Parents		Utilities	
			Food	
			Discretionary	
TOTAL:	TOTAL:		TOTAL:	

SEPTEMBER:
Gary and Tanya are trying to create a budget for the fall. Tanya is working full-time and makes approximately $525.00 per month. Gary will only be working one part-time job in the fall, since he will be returning to school for one more year. He will be working at a job that pays less money and gives fewer work hours. Gary's tuition remains the same, but he now receives $275.00 in financial aid for each quarter. The apartment costs $250.00. Utilities cost $90.00 per month. Gary is still making car payments of $150.00 per month. They estimate that they can keep costs down by spending only $100.00 per month for food. Over the summer, Gary was able to save a substantial amount and continues to have the many expenses from past months. Show their spending plan. If possible, budget for savings, entertainment and other items you feel would be important for the newlyweds. Because it is September again, Gary needs to include the total tuition waiver and tuition amounts.

Savings	Incoming Money Per Month		Expenses Per Month	
	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
	Job		Car/Insurance	
	From Savings		Tuition	
	Tuition Waver		Rent	
	Parents		Utilities	
			Food	
			Discretionary	
TOTAL:	TOTAL:		TOTAL:	

GARY'S FINANCIAL PLAN--KEY

The objective of this project is to create a working budget, following the guidelines you will be given.

SEPTEMBER--Identify Gary's values and goals, as you perceive them.

A. What values do you feel Gary is developing toward his future? (INDEPENDENCE, BUDGETING SKILLS, SECURITY FOR THE FUTURE, EDUCATION)

B. Gary has set a variety of goals for himself. List them in the following categories:

1. Short term: (FINISH HIGH SCHOOL)
2. Long term: (BUILD HOMES, PAY FOR CAR, FINISH SCHOOL)

Savings	Incoming Money Per Month		Expenses Per Month	
Sept. 1 \$1,917^{00}	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
Sept. 30 \$1,503^{00}	Job	\$308	Car/Insurance	\$150
	From Savings	\$414	Tuition	\$552
	Tuition Waver	\$225	Rent	\$125
	Parents	\$25	Utilities	\$60
			Food	\$60
			Discretionary	\$25
TOTAL:	TOTAL:	\$972	TOTAL:	\$972

OCTOBER:

Savings	Incoming Money Per Month		Expenses Per Month	
Oct 1 $\$1503^{00}$	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
Oct 31 $\$1315^{12}$	Job	$332	Car/Insurance	$150
	From Savings	$187.88	Tuition	$184
	Tuition Waver	$75	Rent	$125
	Parents	$25	Utilities	$60
			Food	$60
			Discretionary	$25
			Dating	$15.88
TOTAL:	TOTAL:	$619.88	TOTAL:	$619.88

NOVEMBER:

Savings	Incoming Money Per Month		Expenses Per Month	
NOV. 1 $1315.12	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
NOV. 30 $892.24	Job	332.00	Car/Insurance	150.00
	From Savings	187.88	Tuition	184.00
	Tuition Waver	75.00	Rent	125.00
	Parents	25.00	Utilities	60.00
	From Savings	235.00	Food	60.00
			Discretionary	25.00
			DATING TIRES	15.88 235.00
TOTAL:	TOTAL:	854.88	TOTAL:	854.88

DECEMBER:

List possible options for Gary's problem. (PARENTS, LESS EXPENSIVE APARTMENT, NEW ROOMMATE)

Savings	Incoming Money Per Month		Expenses Per Month	
DEC. 1 892.24	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
DEC 31 693.53	Job	332.00	Car/Insurance	150.00
	From Savings	148.71	Tuition	184.00
	Tuition Waver	75.00	Rent	125.00
	Parents	25.00	Utilities	60.00
	From Savings	50.00	Food	60.00
			Discretionary	1.71
			Gifts	50.00
TOTAL:	TOTAL:	630.71	TOTAL:	630.71

JANUARY:

Gary's parents gave him $200.00 for Christmas. How should he use the money? (OPINION)

How he uses the money indicates many of Gary's values. List what Gary's values are as you perceive them. (OPINION)

How do you recommend Gary use the money? (ADD TO SAVINGS)

Savings	Incoming Money Per Month		Expenses Per Month	
JAN 1 893.53	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
JAN 30 714.82	Job	332.00	Car/Insurance	150.00
	From Savings	178.71	Tuition	184.00
	Tuition Waver	75.00	Rent	125.00
	Parents	25.00	Utilities	60.00
			Food	60.00
			Discretionary	20.00
			Dating	11.71
TOTAL:	TOTAL:	610.71	TOTAL:	610.71

FEBRUARY:

Savings	Incoming Money Per Month		Expenses Per Month	
FEB 1 714.82	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
FEB 31 491.11	Job	360.00	Car/Insurance	150.00
	From Savings	178.71	Tuition	184.00
	Tuition Waver	75.00	Rent	125.00
	Parents	25.00	Utilities	60.00
	From Savings	45.00	Food	60.00
			Discretionary	25.00
			Dating Doctor's Bill	34.71 45.00
TOTAL:	TOTAL:	683.71	TOTAL:	683.71

MARCH:

Savings	Incoming Money Per Month		Expenses Per Month	
MARCH 1 491.11	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
MARCH 30 327.41	Job	360.00	Car/Insurance	150.00
	From Savings	163.70	Tuition	184.00
	Tuition Waver	75.00	Rent	125.00
	Parents	25.00	Utilities	60.00
			Food	60.00
			Discretionary	20.00
			Dating TV	4.70 20.00
TOTAL:	TOTAL:	623.70	TOTAL:	623.70

APRIL:

Savings	Incoming Money Per Month		Expenses Per Month	
APRIL 1 327.41	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
APRIL 31 163.71	Job	360.00	Car/Insurance	150.00
	From Savings	163.70	Tuition	0
	Tuition Waver	0	Rent	125.00
	Parents	25.00	Utilities	60.00
			Food	60.00
			Discretionary	42.03
			DATING RING TV	50.00 41.67 20.00
TOTAL:	TOTAL:	548.70	TOTAL:	548.70

MAY:

If all of Gary's expenses had to be paid off immediately, where could he go for help? List three sources and evaluate each.

1. (PARENTS)
2. (LOAN FROM FINANCIAL INSTITUTION)
3. (SALE CAR)

(EXPENSES ARE THE SAME AS APRIL)

Savings	Incoming Money Per Month		Expenses Per Month	
	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
	Job		Car/Insurance	
	From Savings		Tuition	
	Tuition Waver		Rent	
	Parents		Utilities	
			Food	
			Discretionary	
TOTAL:	TOTAL:		TOTAL:	

same as April

JUNE:

Savings	Incoming Money Per Month		Expenses Per Month	
June 1 0	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
June 30 294.99	Job	600.00	Car/Insurance	150.00
	From Savings		Tuition	
	Tuition Waver		Rent	125.00
	Parents		Utilities	60.00
	Job # 2	360.00	Food	60.00
			Discretionary/Dating	75.00
			*	
TOTAL:	TOTAL:	960.00	TOTAL:	960.00

* Ring	41.67
Wedding	133.34
Savings	294.99
TV	20.00

SEPTEMBER:

Savings	Incoming Money Per Month		Expenses Per Month	
Sept 1 884.97	SOURCE:	AMOUNT:	PAID TO:	AMOUNT:
	Job	360.00	Car/Insurance	150.00
	From Savings	98.33	Tuition	552.00
	Tuition Waver	275.00	Rent	250.00
	Parents		Utilities	90.00
	Tanya	525.00	Food	100.00
			Discretionary	54.66
			TV Ring	20.00 41.67
TOTAL:	TOTAL:	1258.33	TOTAL:	1258.33

OPTION #7^^STUDENT
Name ______________________________ Class __________

WINNING AT THE MONEY GAME

1. How do you get more mileage out of your money?

   A.

   B.

2. What information is needed to set up a spending plan to manage the money you have?

   A.

   B.

   C.

3. Your goals should reflect your __________ and __________.

4. Your goals are based on your personal __________.

5. What is Vickie Wilson's short term goal?

6. What are the three basic categories of expenses and give an example of each.

   A.

   B.

   C.

7. With a money plan you make __________ spending choices.

8. What are three ways you can cut expenses?

   A.

   B.

   C.

9. Your spending plan should be __________ to reflect the changes in your life.

10. Money--make it do what you __________ it to.

WINNING AT THE MONEY GAME

1. How do you get more mileage out of your money?
   A. (SPENDING SMARTS)
   B. (WISE CHOICES)
2. What information is needed to set up a spending plan to manage the money you have?
   A. (GOALS)
   B. (INCOME, MONEY COMING IN.)
   C. (EXPENSES, MONEY GOING OUT)
3. Your goals should reflect your (NEEDS) and (WANTS).
4. Your goals are based on your personal (VALUES).
5. What is Vickie Wilson's short term goal?
   (SENIOR TRIP)
6. What are the three basic categories of expenses and give an example of each.
   A. (FIXED--BUS FARE, SCHOOL LUNCH, INSURANCE PREMIUMS.)
   B. (FLEXIBLE--ENTERTAINMENT, GIFTS, SNACKS, HOBBIES.)
   C. (PERIODIC--FEES, TUITION, BOOKS.)
7. With a money plan you make (WISER) spending choices.
8. What are three ways you can cut expenses?
   (ANY OF THE FOLLOWING: CARPOOL, BROWN BAG LUNCHES, SHOP SALES, USE THE LIBRARY INSTEAD OF BUYING BOOKS.)
9. Your spending plan should be (FLEXIBLE) to reflect the changes in your life.
10. Money--make it do what you (WANT) it to.

UNIT: Money Management **LESSON:** Banking

COMPETENCIES:

1. Use established checking account terms.
2. Identify personal banking needs.
3. Write checks/complete deposit slips.
4. Balance a checkbook with a bank statement.
5. Identify services offered by banks.

INTRODUCTION:

Once you have started to earn money, you need to establish a system for recording your spending. A good system for recording spending is a checking account.

LESSON OPTIONS/SUPPLIES:

OPTION #1

YOUR BANK AND YOU--The Utah Bankers Association offers a week long program entitled "Your Bank and You". The program is designed to give students a hands-on banking experience. The curriculum includes student worksheets, checkbook kits, and video presentations. Arrangements are made for the bankers in your area to give the presentations. To arrange for the presentation contact:

Utah Bankers Association
185 South State Street, Suite 201
Salt Lake City, Utah 84111-1538
Telephone: 364-4303
FAX: 364-4495

OR

FINANCIAL AWARENESS STUDENT TRAINING--America First Credit Union has a student information service, F.A.S.T. (Financial Awareness Student Training) available for high schools. The program is flexible and can range from a brief presentation to a more in-depth program. To arrange for this program in **your** area contact:

Peggy Wallace
America First Credit Union
1344 West 4675 South
Riverdale, Utah
Telephone: 627-1280

OPTION #2

CHECKING ACCOUNTS--discussion. [Information--"Checking Accounts"]

OPTION #3

Contact a local banker to come speak to the class about banking information.

SUMMARY:
There are many services offered by banks. One of the most convenient ways of recording spending and keeping a budget in balance is to establish a checking account.

TEST BANK:

1. A credit union usually charges less than a bank for monthly checking services. T F
2. "NOW" refers to:
   a. the importance of establishing a checking account while you are young.
   b. never overspend withdrawals.
   c. negotiable order of withdrawal accounts
   d. negative overdrafts withheld.
3. Explain the most important idea you learned from this lesson. (OPTION)

CHECKING ACCOUNTS

Financial institutions usually have more than one type of checking account. You must decide what best meets your needs. Checks are the most widely used means of transferring money. Nearly 90% of transactions involving money are made with checks.

When opening a checking account at a financial institution the customer enters into a contractual agreement that allows the customer to deposit money in the bank and to write checks on that account. The financial institution agrees to maintain the account, provide records, and honor checks. Sometimes checks are called demand deposits, because it is a demand on the customers deposit. Checks are safe, convenient, and provide a receipt for proof of payment.

TYPES OF CHECKING ACCOUNTS:

1. MINIMUM BALANCE ACCOUNTS require the customer to maintain a certain balance, usually $100.00. If the depositors account balance drops below the minimum then they must pay a service charge.

2. FREE CHECKING ACCOUNTS are totally free checking accounts. There is no minimum balance requirement or service charges on these accounts. These are usually the best checking accounts for the customer. Some financial institutions offer free checking hoping to attract customers in order that they will use the other services offered by that institution (loans, savings accounts, or safe deposit boxes, etc.).

3. COST-PER-CHECK ACCOUNTS are considered thrift accounts or minimum use accounts. The per-check fee may range from $.20 to $.25 per check. Generally one has to agree to maintain a minimum balance plus pay a fee for each check that is written.

4. "NOW" (NEGOTIABLE ORDER OF WITHDRAWAL ACCOUNTS) are interest bearing accounts. A drawback of using a NOW account is that there is usually a minimum balance requirement. If the account falls below the required minimum there is a service fee. The interest rate on a NOW account is set by the financial institution. The rate is usually lower than the interest rate on savings accounts.

5. MONEY MARKET DEPOSIT ACCOUNTS ("MMDAs") pay the highest interest rate of all accounts on which checks are written. There are certain limitations to this type of account. You may only write three checks per month or three transactions per month, such as pre-authorized transfers or automatic payments. An MMDA is not a true demand type of checking account. Some people use it as a form of savings.

6. SHARE DRAFT ACCOUNTS are offered by credit unions. They are similar to the NOW accounts offered by banks. However, the monthly service fee or check charges are often lower than a bank.

UNIT: Money Management **LESSON:** Savings and Investments

COMPETENCIES:

1. Define savings and investments.
2. Use established savings and investment terms.
3. Identify characteristics/types of investments and savings.
4. Develop a personal saving/investment plan.
5. Compare rates of return/interest/risk factors.

INTRODUCTION:

Since most of us work for our money, let's see how we can get our money to work for us. The process of putting your money to work is called investing.

LESSON OPTIONS/SUPPLIES:

OPTION #1
FILMSTRIP--"GO FOR THE GOLD". This filmstrip introduces first-time investors to different financial products and services as well as investments for growth and income. (Available from "Money Management Institute, Household Financial Services, 2700 Sanders Road, Prospect Heights, Illinois 60070, cost is $8.00, 18 minutes.) Students should then complete the worksheet. [Information--"Go For the Gold" and "Go For the Gold--Key", Filmstrip, "Go For The Gold", Worksheet--"GO FOR THE GOLD" for each student]

OPTION #2
SPEAKER--Invite an investment counselor to be a guest speaker and discuss this information with the students.

OPTION #3
SAVINGS AND INVESTMENTS--Complete the teacher lecture and discussion. In addition, you may wish to use the information "Reading the Stock Market Page" and "Tracking Your Stock" from the kit "Go for the Gold". [Information--"Savings and Investments", Worksheet--"Savings and Investments Comparison Chart" for each student]

OPTION #4
INVESTMENTS CROSSWORD PUZZLE--Have the students complete the puzzle and review the answers in class. [Worksheet--"Investments Crossword for each student, Information--"Investments Crossword Puzzle--Key"]

OPTION #5
PERSONAL SAVINGS PLAN--Most high school students do not have sufficient funds for major investments. However, most do have money to begin or contribute to a savings plan. Have the students write a short paper on the importance of a personal savings plan and detail how they plan to put this plan into effect.

OPTION #6
SPEAKER--Invite an attorney to come talk to the class about wills and trusts.

SUMMARY:

In today's financial world, you can no longer invest your money in one place and leave it unattended. Managing your finances wisely means continually studying the market, investigating the alternatives and shopping to obtain the best return on your savings and investment dollars.

TEST BANK:

1. What are three reasons for saving money?
   (ANY OF THE FOLLOWING: REACH FINANCIAL GOALS, COVER EMERGENCIES, MAKE MAJOR PURCHASE, PROVIDE FOR RETIREMENT.)
2. What is the difference between saving and investing?
   (TERMS USED INTERCHANGEABLY IN TODAYS' WORLD.)
3. List four places people can invest their money other than a savings account.
   (ANY OF THE FOLLOWING: CD'S, STOCK, BONDS, COMMODITIES, COLLECTIBLES, MUTUAL FUNDS, GOLD, SILVER)
4. What is the rule of 72? How long will it take to double your money if the interest rate is 8%?
   (Divide the number 72 by the interest rate. It would take 9 years to double the money.)
5. What is the difference between a stock and a bond?
   (STOCK--YOU OWN A PORTION OF THE COMPANY
   BOND--YOU LEND YOUR MONEY TO A CORPORATION OR GOVERNMENT WITH A SPECIFIC TIME AND AMOUNT TO BE PAID BACK.)
6. Why is liquidity important?
   (LIQUIDITY REFERS TO HOW QUICKLY YOU CAN GET TO YOUR MONEY. IT IS IMPORTANT TO GET IT WHEN YOU WANT IT.)

OPTION #1^^STUDENT

NAME ______________________________ CLASS ________________

GO FOR THE GOLD

1. What is saving and investing?

2. Making the money is not the ______________ answer, what you ______________ with it is even more ______________.

3. Saving and investing is a lot like ______________.

4. What is the formula for saving and investing?

   A.

   B.

   C.

   D.

5. What financial planning can you do now that will affect you and your lifestyle for the rest of your life?

6. Identify at least 3 savings and investing opportunities available to you.

7. ______________ is the money savers get for letting someone else use their money.

8. What is a dividend?

9. What is the best way to invest?

10. What do the following mean?

    A. FDIC

    B. FSLIC
    C. NCUA

11. Identify 1 symbol of Insurance systems for financial institutions.

12. Define "liquidity".

GO FOR THE GOLD--ANSWER KEY

1. What is saving and investing?
   (PUTTING YOUR MONEY TO WORK TO MAKE MORE MONEY FOR YOU.)

2. Making the money is not the (TOTAL) answer, what you (DO) with it is even more (IMPORTANT).

3. Saving and investing is a lot like (SPORTS).

4. What is the formula for saving and investing?
   A. (GET INTERESTED EARLY.)
   B. (BE OPEN-MINDED ABOUT ALL AVAILABLE OPPORTUNITIES ABOUT ALL KINDS OF SAVING AND INVESTMENT OPTIONS.)
   C. (LEARN AS MUCH AS YOU CAN ABOUT SAVINGS AND INVESTMENTS THAT INTEREST YOU.)
   D. (DO SOMETHING ABOUT IT--START NOW)

5. What financial planning can you do now that will affect you and your lifestyle for the rest of your life? (START SAVING REGULARLY)

6. Identify at least 3 savings and investing opportunities available to you? (ANY OF THE FOLLOWING: PASSBOOK ACCOUNTS, NOW ACCOUNTS, CD'S MONEY MARKET, GOVERNMENT BONDS, TREASURY BILLS, STOCKS, MUTUAL FUNDS, GOLD AND SILVER, COLLECTIBLES, REAL ESTATE, COMMODITIES.)

7. (INTEREST) is the money savers get for letting someone else use their money.

8. What is a dividend? (PROFIT FROM STOCK OR MUTUAL FUND SHARES)

9. What is the best way to invest? (THERE IS NO ONE WAY, IT DEPENDS ON YOUR SITUATION.)

10. What do the following mean?

    A. FDIC--(FEDERAL DEPOSIT INSURANCE CORPORATION)
    B. FSLIC--(FEDERAL SAVINGS AND LOAN INSURANCE CORPORATION)
    C. NCUA--(NATIONAL CREDIT UNION ADMINISTRATION)

11. Identify 1 symbol of Insurance systems for financial institutions. (ANY OF THE FOLLOWING: FDIC, FSLIC, NCUA)

12. Define "liquidity".
    (EASE AND SPEED WITH WHICH SAVINGS CAN BE CONVERTED TO CASH)

SAVINGS AND INVESTMENTS

It used to be that people who put money into passbook accounts and government savings bonds were considered to be savers. Those who put their money into stocks and mutual funds were considered to be investors. In today's world with the competitive interest rates and all the financial products available, the terms saving and investing can almost be used interchangeably.

Personal savings are of vital importance to the economy. Money invested in the stock market, deposited into bank accounts, and mutual funds provides the capital needed by companies to build new factories, purchase material and create more jobs. By purchasing government backed bonds, you are helping the government use money for such things as roads and new schools.

It is important to save money so that:
1. we can reach our financial goals
2. cover emergencies
3. make major purchases
4. provide for retirement.

Learn to pay yourself first. Savings should be a fixed expense so that saving becomes a habit. No two savings plans will be exactly alike, because each of us has different wants and needs. A good basic savings plan should include:
1. A specific amount set aside regularly.
2. An emergency fund equal to three to six months' income.

Before saving, you should be aware of why you are saving. Is it for retirement or are you trying to set up an emergency fund? Your goals will have a direct influence on the type of savings program you choose. Consider the following factors:
1. Security of the principal. The principal is the original investment. An example is that Treasury bills are backed by the U.S. government. They are considered very secure, a low risk. On the other hand, stocks are usually a larger risk because of fluctuating prices. The lower the risk, usually means a lower rate of return on your investment.
2. Return. The return is the amount you earn on your investment.
3. Liquidity. Liquidity is the ease and speed with which savings can be converted to cash.
4. Convenience. How much time and energy do you have to devote to your investments?
5. Tax status. Some investments are tax-free and defer your taxable income.

INVESTMENTS FOR INCOME AND GROWTH

There are several types of accounts in which a person may invest his/her money:

1. NOW ACCOUNTS
MINIMUM DEPOSIT: Varies
INTEREST RATE: Varies
ADVANTAGES: Checking privileges
DISADVANTAGES: Minimum balance required for free checking
Low rate of return.

2. SUPERNOW ACCOUNTS
MINIMUM DEPOSIT: $1,000.00
INTEREST RATE: Variable
ADVANTAGES: Checking privileges
Competitive interest rate
DISADVANTAGES: High minimum deposit
Rate drops to 5 1/4% if balance falls below minimum

3. PASSBOOK SAVINGS ACCOUNTS
MINIMUM DEPOSIT: Varies
INTEREST RATE: Varies
ADVANTAGES: Few restriction
Unlimited withdrawals
DISADVANTAGES: Low rate of return

4. MONEY-MARKET DEPOSIT ACCOUNTS
MINIMUM DEPOSIT: $1,000.00
INTEREST RATE: Variable
ADVANTAGES: Money market rate of interest
DISADVANTAGES: High minimum deposit
Restricted number of transfers and checks each month--usually six
Rate drops to 5 1/4% if balance falls below minimum

5. TREASURY BILLS
MINIMUM DEPOSIT: $10,000.00
INTEREST RATE: Variable
ADVANTAGES: Interest exempt from state and local taxes
Easily sold
DISADVANTAGES: High minimum deposit

6. EE SAVINGS BONDS
MINIMUM DEPOSIT: $25.00
INTEREST RATE: Guaranteed minimum 7 1/2% if held to maturity
ADVANTAGES: Interest exempt from state and local taxes
Federal tax deferred until maturity
DISADVANTAGES: 5 year maturity
Penalty for early withdrawal before five years

7. HH SAVINGS BONDS

MINIMUM DEPOSIT:	$500.00
INTEREST RATE:	7 1/2% if held to maturity
ADVANTAGES:	Interest paid annually Provides current income
DISADVANTAGES:	10 year maturity Federal taxes on interest not deferrable

Almost all investments require some kind of risk, but you can learn more about investment opportunities from the following sources:

1. Newspapers, business magazines and books provide information for the beginning investor. Major newspapers quote stock market prices, mutual funds and precious metals.
2. Investment clubs. These clubs help you learn more about the stock market. They usually meet monthly and have an experienced investor or broker that helps with stock information.
3. Courses on investments are available at colleges.
4. TV and radio programs provide investment advice.
5. Brokers, bankers, and insurance agents have financial planning information for a fee.
6. Financial planners.
7. A "Prospectus", provides information from corporations about investments offered for sale to the public.

STOCKS

When you purchase stocks, you are actually purchasing a share of ownership in a company. There are two types of stocks:

1. Preferred stocks--Dividends are paid at a fixed rate. Preferred stockholders receive their dividend payments before common stockholders. Dividends are earned when a company makes a profit and distributes it to the shareholders. Usually dividends are issued four times a year.

2. Common stocks--Common stocks have claim on the dividends only after the preferred stockholders have been paid. Dividends are declared by the board of directors. When you purchase a common stock, you are entitled to vote on company issues. It is possible to make money on a common stock through capital gains or an increase in the market value of a share of stock. In times of economic uncertainty common stocks may decline in both value and income.

One way to invest in the stock market is to open an account with a broker, a salesperson who specializes in buying and selling stocks and bonds. Investors pay a fee or commission to the broker for services in buying and selling securities like stocks. Many investors trade a hundred shares, which is called "a round lot". A trade of less than 100 is called "an odd lot". Investors usually pay a higher stockbroker fee if dealing with odd lots.

Stocks are traded in national and regional stock exchanges. The biggest of these is the New York Stock Exchange (NYSE). Over 84% of listed securities are bought or sold here. The American Stock Exchange (AMEX) is the other national exchange. The over-the-counter (OTC) market means the stocks are not listed on any exchange.

To follow the stock market trends, many investors watch the "Dow" (the Dow Jones Industrial Average). It is derived from thirty industrial stocks listed on the NYSE and measures the markets overall performance. To check how well stocks are doing, check the stock transactions in the business section of most large daily newspapers. The day's final price for each stock is quoted along with the highest and lowest price paid for the stock that day. Prices are quoted in dollars, such as 15 3/4 ($15.75). The annual dividend, number of shares traded and the highest and lowest price paid for the stock in the last year will be shown.

BONDS

A bond is a printed promise to pay a definite amount of money, with interest, at a specific time. When you buy a bond, you lend money to either a corporation or the government. A bond is a long-term loan. Corporate bonds are issued to raise funds for growth and expansion. Municipal bonds make up the largest portion of the bond market. They are issued by local governments and exempt from federal income taxes.

MUTUAL FUNDS

Mutual funds are investment companies which pool their money from thousands of shareholders and invest it. Mutual funds have several advantages: 1) they are diversified, your assets are spread in several companies, 2) you have a professional manager, 3) low minimum investment required, 4) can easily cash in shares by writing a letter, or sometimes even a phone call.

COMMODITIES

Commodity exchanges provide a place where buyers and sellers of food, clothing, energy, shelter and the other materials can trade. They agree to buy or sell a commodity at an agreed upon price on a specific future date. Commodities are very speculative and not a good investment for the novice.

GOLD, SILVER, COLLECTIBLES

Gold and silver usually perform well when stock, bonds, and other investments are doing poorly. Gold and silver pay no interest or dividends. You profit only if the price of the gold or silver goes up after you purchase it. Collectibles such as stamps, antiques, and artwork are very risky. You must be very knowledgeable about the merchandise you are buying. Collectibles pay no interest and you only reap a profit if you can sell the item for more than the purchase price.

When choosing a place to conduct your financial affairs, check the services offered, fees, minimum deposit requirements, interest paid on accounts. To find out how fast your money will accumulate at different interest rates, follow the rule of 72. When you divide the number 72 by the interest rate, the answer tells you how long it will take for your savings to double. For example, at 6% your money will double in 12 years.

OPTION#3^^^STUDENT
NAME ______________________________ CLASS ________________

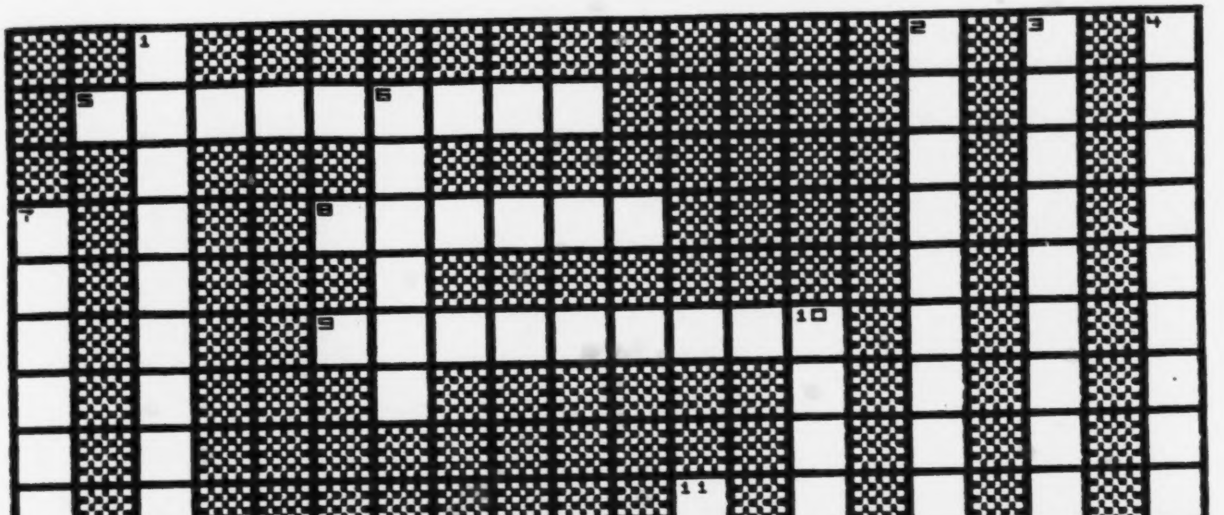
Savings and Investments Comparison Chart

Complete the following chart by filling in the appropriate information.

Name	Advantages	Disadvantages
1. Passbook Accounts		
2. NOW Accounts (Negotiable order of withdrawal)		
3. Money Market Investment Account		
4. C D Certificate of Deposit		
5. Government Bonds		
6. T bills (Treasury Bills)		
7. U.S. Treasury Notes or Bonds		
8. Stocks		
9. Mutual Funds		
Other:		

OPTION #4^^STUDENT
NAME ______________________________ CLASS ____________________

INVESTMENTS CROSSWORD PUZZLE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OPTION #4^^^STUDENT

NAME ______________________________ CLASS ________________

INVESTMENTS CROSSWORD PUZZLE

ACROSS CLUES

5. There are two main types of stock: common and ______________.
8. When you purchase ______________ you are actually purchasing a share of ownership in the company.
9. The original investment is called the ______________.
12. Abbreviation for the Federal Deposit Insurance Corporation.
13. Profit from stocks or mutual fund shares is a ______________.
15. Saving and investing is a lot like ______________.
17. Stocks that are not listed on any exchange are called ______________.
19. A ______________ is a printed promise to pay a definite amount of money with interest.
20. To follow the stock market trends many investors watch the ______________.
21. The largest of the stock exchanges is the ______________.
22. ______________ are one hundred shares of stock or multiples thereof.

DOWN CLUES

1. An absolutely safe investment, but requires a minimum of $10,000.00 is a ______________.
2. Things like corn, wheat, and clothing are examples of ______________ that can be traded.
3. A place where stocks and bonds are sold is called the ______________.
4. NOW means ______________ order of withdrawal.
6. ______________ the amount you earn on your investment.
7. ______________ are investment companies which pool your money with many others and invest it.
10. The term that defines the ease and speed with which savings can be converted to cash.
11. Abbreviation for The American Stock Exchange.
14. ______________ is the money savers get for letting someone else use their money.
16. A trade of stock shares in less than 100 is called an ______________.
18. To put your money to work for you ______________.
19. A person who specializes in buying and selling stock and bonds.

WORD LIST:

AMEX
BOND
BROKER
COMMODITIES
DIVIDEND
DOW
FDIC
INTEREST
INVEST
LIQUIDITY
MUTUALFUNDS
NEGOTIABLE
NYSE
ODDLOT
OTC
PREFERRED
PRINCIPAL
RETURN
ROUNDLOTS
SPORTS
STOCKS
STOCKEXCHANGE
TREASURY BILL

INVESTMENTS CROSSWORD PUZZLE--KEY

1. TREASURYBILL
2. COMMODITIES
3. STOCKEXCHANGE
4. NEGOTIABLE
5. PREFERRED
6. RETURN
7. MUTUALFUNDS
8. STOCKS
9. PRINCIPAL
10. LIQUIDITY
11. AMEX
12. FDIC
13. DIVIDEND
14. INTEREST
15. SPORTS
16. ODDLOT
17. OTC
18. INVEST
19. BROKER
20. DOW
21. NYSE
22. ROUNDLOTS

UNIT: Money Management **LESSON:** Being a Wise Consumer

COMPETENCIES:

1. Define consumer terms.
2. Explain consumer rights and responsibilities.
3. Practice using consumer information magazines.
4. Identify government agencies that are responsible for consumer protection.
5. Practice filing a consumer complaint.
6. Identify different resources available to help a person become a wise consumer.
7. List the different items to look for in a warranty.

INTRODUCTION:

Give each student the "Personal Consumer Rating" sheet and have them complete the questions, then compute their rating. ["Personal Consumer Rating" for each student.]

LESSON OPTIONS/SUPPLIES:

OPTION #1
BEING A WISE CONSUMER--Using the information provided, discuss how to be a wise consumer. [Information--"Being A Wise Consumer"]

OPTION #2
CONSUMERISM--VOCABULARY WORDS--Give each student a handout of the consumer terms and have them complete the definitions, as the information is presented in class. (Teacher Note: Some of these terms will be covered in additional lessons. You may wish to have the students complete the definitions as you discuss them, over the course of several days.) ["Consumerism--Vocabulary Words" for each student, Information--"Consumerism--Definitions"]

OPTION #3
CONSUMER RIGHTS AND RESPONSIBILITIES--Using the transparency, "Consumer Rights and Responsibilities", present the information, discussing each item and give personal examples or examples included with this this lesson. [Transparency--"Consumer Rights and Responsibilities", Information--"Rights of the Consumer]

OPTION #4
CONSUMER COMPLAINTS--Using the transparency, "Complaint Letter", discuss how to write a letter of complaint. Assign the students to write a letter of complaint. The situation may be real or fictitious and may involve the purchase of either a product or a service. Each component of the complaint letter must be included. [Transparency--"Complaint Letter", Information"Consumer Complaints"]

OPTION #5
GUIDELINES FOR CONSUMERS--Using the transparency "Guidelines for Consumers", present the information to the class. [Transparency--"Guidelines for Consumers", Information--"Guidelines for Consumers--Rationale"]

OPTION #6
CONSUMER REPORTS--Discuss with students the difference between "planned" and "impulse" buying. Introduce the students to consumer information magazines such as "Consumer Reports". Discuss with them how these magazines can aid them in making purchases. Have students complete the "Consumer Reports" activity sheet. They must select one item in a magazine, read the article, then answer the questions on the activity sheet. ["Consumer Reports" activity sheet for each student.]

OPTION #7
CONSUMER RESEARCH--Have students select an item they would like to purchase. The class should go to the library and research the item, using the consumer publications such as "Consumer Reports", "Consumer's Research", "Changing Times", or "Money". [Worksheet--"Consumer Worksheet" for each student.]

OPTION #8
CASE STUDIES: Have the students complete the case studies. This may be completed in pairs or as a group. [Worksheet--"Case Studies" for each student, Information--"Case Studies--Key"]

OPTION #9
SPEAKER--Ask a speaker from the Better Business Bureau or the Utah State Consumer Protection Office to speak to the class about consumer rights and responsibilities.

OPTION #10
WHEEL OF LIFE #34--CONSUMER RIP-OFF--You are a consumer who purchased a car that turned out to be a "lemon". You are furious and want some avenue of recourse. What can you do? What agencies are available to help you? Where can you look for assistance? What legal options do you have and what is the cost of legal assistance? Can you get your money back?

SUMMARY:
A good consumer is a good influence on society. He/she can affect appropriate changes in business and manufacturing policies and procedures that can benefit many people.

TEST BANK:

1. List the four consumer rights and responsibilities:

RIGHT:	**RESPONSIBILITY:**
•TO SAFETY	•TO USE PRODUCTS SAFELY
•TO BE INFORMED	•TO SEEK INFORMATION AND USE IT TO MAKE DECISIONS
•TO CHOOSE	•CHOOSE GOODS AND SERVICES CAREFULLY
•TO BE HEARD	•TO SPEAK UP AND LET LIKES AND DISLIKES BE KNOWN

2. List two of the twelve commandments for consumers. (ANY OF THE FOLLOWING: THINK ABOUT WHAT YOU NEED, COMPARE STORES, COMPARE BRANDS, CHECK FOR ANY EXTRA CHARGES, READ AND UNDERSTAND THE WARRANTY, READ THE CONTRACT TERMS CAREFULLY, READ AND FOLLOW THE USE AND CARE GUIDES, KEEP ALL SALES RECEIPTS, WARRANTIES, AND INSTRUCTIONS, UNDERSTAND THE STORE'S REFUND OR EXCHANGE POLICY, BUY WITHIN YOUR BUDGET, CHECK YOU BILL FOR ACCURACY, EXERCISE THE RIGHT TO PROTEST.
3. If you are already familiar with the product, it is not important to read the use and care guides of a product before using it . T F
4. What is the FDA? (FOOD AND DRUG ADMINISTRATION: A FEDERAL AGENCY THAT WAS FORMED TO SET AND ENFORCE SAFETY STANDARDS FOR FOOD, DRUGS, AND COSMETICS. THEY HAVE THE AUTHORITY TO STOP THE SALE OF AN ITEM UNDER THEIR JURISDICTION , IF IT IS FOUND TO BE HARMFUL OR HAZARDOUS. THEY MAY ALSO REQUIRE SAFETY WARNINGS TO BE PLACED ON HARMFUL OR HAZARDOUS PRODUCTS. THIS IS THE AGENCY WHICH TESTS NEW DRUGS AND MEDICATIONS BEFORE THEY ARE PUT ON THE MARKET.
5. What is the CPSC? (CONSUMER PRODUCT SAFETY COMMISSION: A FEDERAL AGENCY THAT WAS FORMED TO SET AND ENFORCE SAFETY STANDARDS FOR PRODUCTS SUCH AS HOUSEHOLD APPLIANCES, TOYS, AND TOOLS. IF A PRODUCT UNDER THE JURISDICTION OF THE SPSC IS FOUND TO BE HARMFUL OR HAZARDOUS, THEY CAN PREVENT THAT PRODUCT FROM BEING SOLD, OR THEY CAN REQUIRE THE MANUFACTURER TO REPAIR OR REPLACE THE PRODUCT. THE CPSC WILL ALSO INVESTIGATE COMPLAINTS FROM CONSUMERS ABOUT PRODUCTS.
6. How can consumer information magazines be used to help you in making an informed purchasing decision? (THEY TEST THE DIFFERENT BRANDS OF THE SAME ITEM AND PUBLISH THE RESULTS AND FINDING OF THE TESTS, THEN RATE THE ITEMS.)
7. "Consumer Report" magazine contains no advertisements. T F
8. The amount of money we spend depends mostly on our wants. T F
9. Family and friends seldom influence our decisions. T F
10. Every product has an implied warranty. This means that the product can be used for its intended purpose and will give reasonable service. T F

Name ______________________________ Class ______________

PERSONAL CONSUMER RATING

1. If you were given $1,000.00 today, what would you do with it?
2. Do you check your receipts to make certain that you have been charged correctly?
3. Do you count your change to make certain that it is correct?
4. Do you compare different prices and brands of the same item at more than one store, then select the best value to purchase?
5. Do you compare the warranties of different brands when selecting a brand to purchase?
6. If you feel you have been wronged or ripped off by a business, do you complain to the business and attempt to right the wrong?
7. Do you find yourself buying things that you had not planned to buy?
8. Do you save money regularly?
9. Do you often find yourself borrowing money from parents, friends or siblings?
10. Do you keep a record of what you earn and what you spend?
11. Do you shop sales?
12. Do you read the instructions for use and care of a product and follow them?
13. Do you keep your sales receipts, warranties, and instruction?
14. Do you read the store's return and exchange policy before making your purchase?

RATING:
On question #1, give yourself 5 points if you selected something to do with your money that is consistent with your goals and values in life.
Give yourself 2 points for each question you answered, as follows:

#2--yes
#3--yes
#4--yes
#5--yes
#6--yes
#7--no
#8--yes
#9--no
#10--yes
#11--yes
#12--yes
#13--yes
#14--yes

25-31 points-----Great! Keep up the good work!
19-25 points-----Fair. You should begin to make some changes.
14-19 points-----No too good. Consider making some big changes
Less than 14----Take good notes during this unit--you'll need them!

BEING A WISE CONSUMER

Identifying Alternatives: We decide to satisfy a need by making a purchase. We then determine that we can afford the cost. Then we look at the alternatives (choices) available to us in regards to that purchase (new car or used car, etc.)

Gathering Consumer Information: The amount of information you gather will depend on whether the product is consumable (used up or thrown away after use) or not. You will usually make a more satisfying purchase of reasonably expensive items if you research your alternatives. Some things to consider are:

1. Quality: is the product well constructed?
2. Cost: What is the lowest price for this product?
3. Availability: Where is it available? Is it in stock?
4. Warranty: If I'm not satisfied, may I return the product for a full refund?
5. Reputation: Reputation is the general opinion people have of a person or company.

Sources of Information: Information about products and services is available from a variety of sources:

1. **Family and Friends**: This is a good way to start. Usually people you know have made a similar purchase and can supply you with a fair amount of information.
2. **Advertising**: Advertising helps us to identify alternatives to a particular product or service. If often provides information on availability. We need to remember that advertising does not present the disadvantages of a product.
3. **Sales and informational Brochures**: The ultimate purpose of the brochures is to sell products. But brochures are usually more factual than other forms of advertising.
4. **Catalogs**: No matter what you are shopping for, mail-order catalogs provide a quick reference. In the comfort of your own home, you can compare features and prices of similar items from the different catalogs.
5. **Magazine and Newspaper Articles**: Magazines often have articles or advertisements about products. You can learn much about a product from these articles and advertisements.

6. **Consumer Product-Testing Organizations**: There are two major independent, non-profit consumer product testing organizations. Their publications are Consumer Report and Consumer Research. One can look in these publications to see how different brands of the same products compare. The publications accept no advertising and, as a result, their opinions are not biased.

Checking the Warranty: When purchasing a major item, it is important that you read and understand the warranty. Some of the things to look for are:

1. What parts are covered by the warranty?
2. Does the warranty cover the labor required to repair the product?
3. For how long is the warranty in effect?
4. If the product must be sent away for repair, who pays the cost of shipping and handling?
5. What is required to keep the warranty in effect?

Evaluating Alternatives: After gathering information on a variety of choices that you think would satisfy your needs, evaluate your alternatives. This can be done in several ways. Some people do it entirely in their minds. Others write down the comparisons before the best decision becomes clear to them.

CONSUMERISM--DEFINITIONS

BETTER BUSINESS BUREAU (BBB): A non-profit organization sponsored by local businesses. They offer a variety of consumer services including no charge to help with consumer complaints. They can provide consumer education materials, answer consumer questions and provide general information about a company's consumer complaint record.

CONSUMER: Anyone who uses goods or services or buys goods or services.

FOOD AND DRUG ADMINISTRATION (FDA): A Federal agency that was formed to set and enforce safety standards for food, drugs, and cosmetics. They have the authority to stop the sale of an item under their jurisdiction , if it is found to be harmful or hazardous. They may also require safety warnings to be placed on harmful or hazardous products. This is the agency which tests new drugs and medications before they are put on the market.

CONSUMER PRODUCT SAFETY COMMISSION (SPSC): A federal agency that was formed to set and enforce safety standards of products such as household appliances, toys, and tools. If a product under the jurisdiction of the CPSC is found to be harmful or hazardous, they can prevent that product from being sold, or they can require the manufacturer to repair or replace the product. The CPSC will also investigate complaints from consumers about products.

FEDERAL TRADE COMMISSION (FTC): A federal agency which was formed to protect consumers against false advertising, illegal sales schemes, and all unfair trade practices.

BUREAU OF CONSUMER PROTECTION: A federal agency which provides state and local consumer protection offices which help answer consumer questions or problems. Many offices enforce consumer protection and fraud laws. They can help resolve consumer complaints, and provide consumer education materials.

WARRANTY: A statement made by a manufacturer or seller of a product or service concerning the responsibility for quality, characteristics, and performance of the product or service.

UNFAIR TRADE PRACTICE: Any business practice which is considered unethical or illegal.

SUPPLY: The amount of goods and services available for sale at various prices at stated times.

SECOND: Product below standard quality for a particular product. Sometimes called irregular. Contains minor flaws or imperfections.

SERVICE: Work performed to meet the needs of those buying the work such as repair work, personal grooming services, house cleaning, and transportation. This also includes the professional services of doctors, lawyers, teachers, etc.

PRODUCERS: Those who provide the supply of goods and services to meet consumer demands.

MONOPOLY: A market situation in which only one organization produces the entire output of an industry or sells a product or service for which there is no substitute.

NEEDS: The basic items a person must have to survive.

IMPULSE BUYING: An unplanned consumer purchases, usually done on the spur of the moment, and usually involve items on display or sale.

COMPARISON SHOPPING: Looking at different brands and models of the same item in different stores to compare price, quality, features and store services before buying.

NAME BRAND: A brand name that is widely recognized and sold in many different stores. Because of extensive advertising, the name is associated with quality.

STORE BRAND: A brand owned by a particular store or chain of stores. The store will either manufacture their own product and put their name on it, or purchase the product from a manufacturer with the right to place their own name on the product. For example: Albertson's/Janet Lee, Harmon's/T.V., Thriftway/Western Family, Smith's/Smith's.

GENERIC BRAND: Surplus products purchased from many different manufacturers and then labeled with plain white and black labels stating what the product is and giving necessary information. Since the product comes from many different manufacturers, the quality varies greatly from one single time to the next.

FULL WARRANTY: Repair of replacement must be free, in a reasonable amount of time, without placing unreasonable demands on the consumer.

LIMITED WARRANTY: May require the consumer to pay labor fees or handling charges and may require the consumer to ship the product to the seller or an authorized service dealer for repairs.

IMPLIED WARRANTY OF MERCHANTABILITY: The product actually is what is it called and does what its name implies.

IMPLIED WARRANTY OF FITNESS: The product is fit for any performance or purpose promised by the seller and that there are no defects in the product at the point of sale.

OPTION #1 ^^^STUDENT
Name ______________________________________ Class _______________

CONSUMERISM--VOCABULARY WORDS

BETTER BUSINESS BUREAU (BBB):

CONSUMER:

FOOD AND DRUG ADMINISTRATION (FDA):

CONSUMER PRODUCT SAFETY COMMISSION (CPSC):

FEDERAL TRADE COMMISSION (FTC):

BUREAU OF CONSUMER PROTECTION:

WARRANTY:

UNFAIR TRADE PRACTICE:

SUPPLY:

SECOND:

SERVICE:

PRODUCERS:

MONOPOLY:

NEEDS:

IMPULSE BUYING:

COMPARISON SHOPPING:

NAME BRAND:

STORE BRAND:

GENERIC BRAND:

FULL WARRANTY:

LIMITED WARRANTY:

IMPLIED WARRANTY OF MERCHANTABILITY:

IMPLIED WARRANTY OF FITNESS:

CONSUMER RIGHTS AND RESPONSIBILITIES

RIGHT:	RESPONSIBILITY:
*To safety •government protection •Food and Drug Administration (FDA) •Consumer Product Safety Commission (CPSC)	*To use products safely •read information, use and care booklets
*To be informed •protections against false and misleading information	*To seek information and use it to make decisions •choose appropriately
*To choose •a variety of products •competitive prices •no monopolies	*Choose goods and services carefully. •shop a variety of places •use consumer magazines
*To be heard •complain •BBB •Consumer Protection Agency	*To speak up and let likes and dislikes be known •complaint letters •support reputable businesses

RIGHTS OF THE CONSUMER

In 1962 President Kennedy presented four basic consumer rights in a message to Congress. These four basic rights have been a basis for government action and legislation aimed at protecting consumer interests. Along with each right, the consumer has a certain responsibility to act within the bounds of that right.

The first right is the right to safety. When a consumer buys a product or service, he/she has the right to know that the product or service is not dangerous. The two government agencies that set and enforce safety standards are the FDA and the CPSA (refer to vocabulary words for additional information).

For their own protection, consumers have the responsibility of using, caring for, storing, and disposing of products safely. It is the consumer's responsibility to read carefully all information booklets and labels that are included with a product, and then to follow the manufacturer's directions and advice while using the product. For example: Corey Careless bought a new combination TV/VCR for his bedroom. Since Corey is pretty knowledgeable about electronic equipment and has known how to operate a TV and a VCR since he was three, he had no time to waste reading the silly operation manual. He quickly hooked the machine up and turned it on. The TV set did nothing. Since Corey had not bothered reading the instruction manual, he was not aware of the AD/DC switch on this model. None of his previous televisions had this feature. Corey decided to open up the back of the TV and have a look at it. Perhaps he could see what was wrong. Corey opened the back and began playing with some wires. Suddenly Corey was jolted by an electrical shock that knocked him back against the wall. Corey was hurt, but glad to be alive. As he replaced the back cover of the TV, he noticed the warning sign, "Caution: To prevent electric shock, do not remove back".

How could Corey have prevented this problem from occurring?
Is the company liable for producing a product that is unsafe?

The second consumer right is the right to be informed. Consumers have the right to be protected against false and misleading information about goods and services. In order to make a wise purchase decision, consumers need accurate information available to them. Consumers can get their information from advertising, from product use and care booklets or accompanying information brochures, from product labels, or from articles in newspapers or magazines. Most often, the consumer will rely on advertising to provide information. However, advertising is not the most reliable source of accurate information. Our government has established laws to prohibit advertisers from giving false, information and misleading the public; however, be aware that the process of legally preventing a business from misleading the public is a very lengthy process that is usually tied up in court for many years.

Much of the responsibility here falls on the consumer. It is up to the consumer to seek information and use it to make wise decisions. Consumers need to understand that a claim that sounds too good to be true, probably is. Also, to remember that nothing is free, somehow it will be paid for, by you, the consumer. For example: Marjorie has a job and works as many hours as possible, but just can not quite seem to make enough money to purchase everything she wants. A couple of months ago a photography company called on the phone and offered to take her senior pictures for less than half the price of the company that all of her friends were using. In addition to this, the packet of pictures offered contained many more pictures than her friends would be getting, and they even threw in a free locket. Marjorie paid the company and had her pictures taken. When Marjorie picked up the pictures, she found that they were printed on low quality paper, the color was very bad and she was upset to find that the settings were horrible. Even the free locket turned out to be a flimsy imitation, probably purchased out of a gum ball machine.

What could Marjorie have done differently to avoid this situation?

Do you think this company could be sued for false advertising?

The third consumer right formulated by President Kennedy is the right to choose. Consumers have the right to be exposed to a variety of goods and services at competitive prices. In order to insure that consumers have a wide selection of products or services to choose from, laws have been enacted which prohibit monopolies from forming. A monopoly occurs when a product or service is available through only one company. Under those circumstances, the company has no incentive to lower prices or to improve the quality of their product or service. This is generally a bad situation for the consumer who is ultimately at the mercy of the supplier and is forced to buy on that supplier's terms.

Along with this right, the consumer has the responsibility to choose goods and services carefully. Consumers should shop around and give their business to the stores that are willing to provide the best quality at the lowest price. It is also important for consumers to support reputable businesses. In that way, an establishment with bad business tactics would be forced to change their tactics or discontinue doing business. For example: Both John and Susan have taken their cars into "Bad Bart's Auto Repair Shop" many times. Bad Bart is not friendly and many repairs he has done have needed additional repairs soon after the work was completed. John and Susan do not really like Bad Bart and they wonder if he has overcharged them. They are not even happy with his work. However, they are both very involved in extracurricular activities at school and jobs. They do not feel that they have time to look for another auto repair shop.

What would happen if John and Susan and other dissatisfied customers were to take their business elsewhere?

What will happen if they continue frequenting Bad Bart's shop?

The fourth consumer right addressed by President Kennedy is the right to be heard. What this means is that when a product or service is not satisfactory, the consumer has the right to complain. In the majority of cases the seller or the manufacturer can correct the problem. Many companies have a consumer complaint department established for the very purpose of satisfying customers. If a complaint is not settled at this level, the consumer can move on to higher management for additional help. If a consumer still cannot reach an acceptable and reasonable solution, then the consumer can enlist additional help from the Better Business Bureau (BBB) or from the State Bureau of Consumer Protection (refer to Vocabulary words for information about these agencies). State legislators can also be turned to for problems which are on a state level, or federal legislators for problems which are on a federal level. In some instances, a problem can be taken to court to be settled. However, court action should be used as a last resort because it is very expensive and time consuming.

Along with this right, comes the responsibility to speak up and let your likes and dislikes be known. One consumer who speaks up and effects change in a company may prevent problems for thousands of other consumers. In many instances, a company may not even be aware of a problem that exists until consumers complain and make them aware of the problem, thereby offering them the chance to alleviate the problem and better satisfy the consumer. For example: Nick bought a pair of very expensive air pump sneakers at the local sports shop. After wearing them during two basketball games he noticed that the soles were pulling loose from the shoes. Nick tried to return the shoes to the store where he had purchased them, but was told by the store manager that his particular shoe manufacturer does not allow for refunds or returns. Disgusted with this policy, Nick sat down and wrote a complaint letter to the company. In his letter he included all the purchase information and a copy of his sales receipt. He requested that the company either refund his money or replace the shoes. About a week later, Nick received a response from the company. They apologized for the inconvenience. They instructed Nick to mail them the defective shoes and promised to send him a new pair of shoes and a check to cover the postage for returning the others.

Is this an acceptable solution to Nick's problem?

What should Nick have done if he had received no response from the company?

CONSUMER COMPLAINTS

It is imperative whenever a consumer complains, that the complaint be done promptly. Do not wait to sit down and formulate a letter of complaint. It is also important that the complaint be directed to the appropriate person or the person with the authority to handle the situation. It is senseless to complain to a salesclerk over company policy because the salesclerk has no more control over the company policy than the consumer does. Whenever writing a complaint letter, make sure that it is done in a timely manner and that it has been directed to the appropriate person or person(s).

When writing a complaint letter, type it, if possible. If it is handwritten, make sure that it is neat and easy to read. It is not in you best interest to write an angry, sarcastic, or threatening letter. Most likely, the person reading your letter was not responsible for your problem, but does have authority to deal with it.

Use the transparency "Complaint Letter" to explain the procedure or writing a letter of complaint. The teacher talk is printed in italics.

COMPLAINT LETTER

1. Include your name, address, home and work telephone numbers, and account number where applicable.

   (Many complaint letters have been written that a company would like to deal with, but the consumer has left no address or phone number to enable the company to locate them. If you want you letter to be answered, you must provide them with the means to do it.)

2. The name of the person(s) you are writing to, their title, the company name and address.

   (As you decide to whom to send your complaint, be sure that the person has the necessary authority to address your concerns.)

3. Important facts about the purchase. The date and place of the purchase and all product information such as model or serial number, size, color, and any other important information.

   (Keep your letter brief and to the point. Make sure that all important facts concerning your purchase are included. Be sure to include all necessary information about the product you purchased.)

4. If you are writing to complain about a service, describe the service which you received.

   (If you are writing to complain about a service you received, describe the service in detail and include the name of the person who performed the service.)

5. The subject of the complaint. Clearly describe the problem.

   (Be very specific in describing the problem. How was the product defective, was there a problem in billing, conduct or personnel, etc.)

6. State your expectations. What do you want done about the problem and how long are you willing to wait to have it resolved?

   (What will it take to make you happy? Be reasonable in your expectations. State exactly what you want done about the problem and how long you are willing to wait to have it resolved.)

7. Include copies of all important documents: bills, sales receipts, etc.

   (Be sure to include copies of all documents regarding the problem. Do not send any original documents, only copies of the original. Keep a copy of all letters to and from the company. Whenever copies of documents are being included with the complaint letter, be sure to mention it in the letter.)

Sometimes results from a complaint letter do not come quickly. Be persistent, continue writing two, three, or four times if necessary to get the results that you want. If you find that you have directed the letter to someone who seems to be unable to assist you, then redirect the letter to someone else who can perhaps better assist you.

(TEACHER NOTE: A sample complaint letter is found in the *Consumer's Resource Handbook* available through the government. You can call the State Division of Consumer Protection and request one 801-530-6601. You may wish to make a transparency of the letter and review it with the class before assigning them to write their own letter.)

Your assignment is to write a letter of complaint. You may write an actual letter about a real complaint you have, or you may make up an imaginary situation.

COMPLAINT LETTER

1. Include your name, address, home and work telephone numbers, and account number where applicable.
2. The name of the person(s) you are writing to, their title, the company name and address.
3. Important facts about the purchase. The date and place of the purchase and all product information such as model or serial number, size, color, etc.
4. If you are writing to complain about a service, describe the service which you received.
5. The subject of the complaint. Clearly describe the problem.
6. State your expectations. What do you want done about the problem and how long you are willing to wait to have it resolved.
7. Include copies of all important documents: bills, sales receipts, etc.

GUIDELINES FOR CONSUMERS

1. Think about what you NEED before you buy. (Think about specific features and requirements that are important to you.)
2. Compare stores.
3. Compare brands.
4. Check for any extra charges.
5. Read and understand the warranty.
6. Read the contract terms carefully.
7. Read and follow the use and care guides.
8. Keep all sales receipts, warranties, and instructions.
9. Understand the store's refund or exchange policy.
10. Buy within your budget.
11. Check you bill for accuracy.
12. Exercise the right to protest.

GUIDELINES FOR CONSUMERS--RATIONALE

Using the transparency, "Guidelines for Consumers", review the following information with the students. The teacher talk is printed in italics.

1. Think about what you NEED. (Remember to think about specifics such as features and requirements that are important to you.)

   (Know what your requirements are for that particular product or service. It is a good idea to check with buying guides to aid you in your purchase and enable you to know signs of quality. Remember, price is not necessarily an indication of quality.)

2. Compare stores.

   (Buy from the best source with the best reputation. Deal with businesses which have a reputation for being reliable and honest. Also, give your business to the company that can offer the exact time for the lowest price. If you are not familiar with the company or question its integrity, contact your local Better Business Bureau for additional information.)

3. Compare brands.

   (Ask friends or family members who have experience with a brand for their opinions. Check buyers guides and magazines for their recommendations.)

4. Check for any extra charges.

   (Often extra charges such as delivery fees, installation charges and service costs are not in included in the stated price. Find out about the extra charges and use them in making the best decision.)

5. Read and understand the warranty.

   (Read the warranties when comparing brands and note which warranty is intact for the longest period of time and what is covered. In the event of a problem, what are your obligations and what are the manufacturer's obligations? Sometimes proof-of-purchase and ownership cards need to be sent to the manufacturer in order to validate the warranty.)

6. Read the contract terms carefully.

   (Never sign a contract that you do not understand or that has blank spaces. The blank spaces could be filled in at a later date with terms to which you do not agree.)

7. Read and follow the use and care guides.

   (It is important that you use the product only for its intended purpose. Following the guidelines of caring for the product will probably extend the life of of the product. Many times the booklets will give instructions to help eliminate various problems you may encounter with the product without calling a repairman. Many times the problem may be as simple as forgetting to plug in an electrical appliance.)

8. Keep all sales receipts, warranties, and instructions.

   (This item is especially important for larger and more expensive items. Sales receipts are necessary in the event that a complaint becomes necessary. Warranties and instructions are necessary when problems arise. These should be filed in an easily accessible area.)

9. Understand the store's refund or exchange policy.

   (Many stores post their exchange and return policy. Read the policy and make sure that you agree with it before making your purchase. If a store has not posted its policy, ask a salesperson to explain it to you.)

10. Buy within your budget.

    (Many consumers find themselves in deep financial problems because of buying without regard to their budget. Understand the difference between your needs and your wants. Buy for you needs first, and then if there is remaining money, consider buying for your wants. Avoid impulse buying. It s based on wants rather than needs.)

11. Check your bill for accuracy.

    (Sometimes innocent mistakes are made. When buying a product that is on sale or discounted, check to be sure that you have been charged correctly. Also, count your change and make sure that you have been given the correct amount of change.)

12. Exercise the right to protest.

    (Report trouble as soon as it occurs. If you try to repair the product yourself, you may cancel the warranty. Keep an accurate record of all efforts to resolve the problem. If you talk to someone, note the date, the name of the individual to whom you talked, the time, and the out-come of the conversation. Keep copies of all written communication with the company.)

OPTION #5^^^STUDENT
Name ______________________________ Class ______________

CONSUMER REPORTS ACTIVITY

1. What product is being rated in the article you read? ______________
2. How many brands have been tested? ______________________
3. Summarize the information given in the article:

4. Summarize the information you gained from reading the rating chart(s):

5. In which particular areas is this product rated? ________________

6. Are there any other areas which you would like to see rated, but are not rated in this particular article? YES/NO Which ones?

7. After reading this article, which brand would you choose if you were planning to purchase this product? ______________________
Why?

8. Do you personally feel that the Consumer Reports magazine is worthwhile? **(Explain your answer.)**

OPTION #7^^STUDENT

Name ______________________________ Class _______________

CONSUMER RESEARCH

Select an item you or a family member is interested in purchasing (phone, answering machine, luggage, radio, CD Player, camera, Cassette payer, bike helmet, sunglasses, etc.). You must locate that item in TWO of the following consumer publications: "Consumer Reports", "Consumer's Research", "Changing Times", or "Money".

Item you wish to research: ______________________________

1. Name of consumer source: ______________________________

   Summarize the information: ______________________________

2. Name of consumer source: ______________________________

   Summarize the information: ______________________________

OPTION #8^^^STUDENT

Name ______________________________ Class _______________

CASE STUDIES

Case Study #1

Mic Spike opened the door of the new automotive shop. He decided it must be a good store because there were so many people inside. His dad had sent him to get a case of oil and an oil filter for their car. He followed his dad's instructions on the brand to buy and was on his way to the checkstand when he saw a display for a stereo system. It was marked with a big red sign that read, "This week only, $349.00". Mic had wanted a stereo for a long time. He wasn't familiar with this brand, so he asked the salesperson some questions. She said it was an excellent buy--so good, in fact, that there were only two systems left. She also explained how he could easily put it on a charge card and would only have to pay a few dollars each month. He thought a very short time about the system and decided he couldn't pass it up. Soon he was on his way home with the stereo system tucked carefully in the trunk.

1. Do you think Mic will be satisfied with his purchase? Why or why not?
2. Why do you think he made this purchase?
3. Was Mic a wise consumer? Why or why not?
4. Mic made an impulse purchase. Have you ever bought anything on impulse? Did it turn out to be a good purchase?
5. What should Mic have done differently before purchasing a stereo system?

Case Study #2

Jaymee was totally distressed with her ancient phone. She had just redecorated her room and everything looked great--except the horrid looking phone that her grandparents had given her several years ago. She decided it was time to get something she liked to match her room. She decided to spend some time comparing the quality, price, warranties, and features of phones. Finally, she made her decision, a "TEL-A-TALK" phone seemed to be the best phone for the money. It only had a 30-day warranty, but when she mentioned it to the salesperson, he told her he would extend the guarantee for a year. She was pleased, and paid cash for the phone.

After three months the phone developed an annoying clicking sound. She took it back to the store only to find that the salesman that had promised the year warranty no longer worked there and the store would not extend the 30-day warranty.

1. What were Jaymee's rights?
2. What mistake did Jaymee make?
3. What should Jaymee do now?

Case Study #3

Kim and Keven were brothers, renting an apartment while they attended college. Both decided they wanted new televisions for their bedrooms. Kim started shopping around. He looked at many brands, sizes and types of televisions. He compared features, warranties, cost, and the reputation of the manufacturers. He purchased his television from a local dealer.

Keven was in a big hurry. He picked up a catalog that had arrived in the mail, found a television that looked like it was a good price, then called and ordered the television, and charged it on his credit card.

1. Which is the better approach to buying a television? Why?
2. What are the advantages of Kim's method of shopping?
3. What possible problems could Keven have?

CASE STUDIES--KEY

CASE STUDY #I

1. Mic will probably have second thoughts about his purchase. He didn't even know anything about the brand he had selected.
2. Mic bought the stereo because it was the "last chance" to get the special price. He could buy now--pay later.
3. Mic's decision was not a wise one. He made an impulse purchase without doing any comparisons on other brands.
4. Personal opinion.
5. The decision making process should be followed by good consumers.

CASE STUDY #2

1. Jaymee has no extended warranty. Warranties must be in writing.
2. Jaymee should not have believed the salesperson.
3. If Jaymee had gotten a written extended warranty with a signature from a qualified person, she could probably have returned the phone.

CASE STUDY #3

1. Kim's approach to purchasing a television was much better. You should always comparison shop. Also, buying from a local outlet is much easier if the item is faulty in any way.
2. Kim knew what he wanted and compared prices, quality, etc., until he was satisfied that he was making the correct purchase. Also, buying from a local retailer is much easier if the item is faulty in any way.
3. Keven didn't check the warranty. If he has problems, he'll have to ship the TV back for repairs. Many times mail order items do not look the same in real life as they do in the ads. He may be very disappointed with his purchase.

UNIT: Money Management **LESSON:** Purchasing Consumer Goods

COMPETENCIES:

1. Compare quality/quantity/price.
2. Read and evaluate label information.
3. Evaluate advertisements/warranties.
4. Practice making purchasing decisions.
5. Identify advantages of shopping seasonally.

INTRODUCTION:

Make a collage of advertisements or labels from a variety of brands (for generic brands, you may simply have to cut the label off a can or other product): "name brand", "store brand", "generic brand" (refer to definition sheet for explanations of each). Discuss with students which advertising is more appealing to them.

LESSON OPTIONS/SUPPLIES:

OPTION #1
CONSUMER LAB--Students compare various brands of several items. See "Teacher Information" for instructions on how to set up the lab. (Be careful not to overlap with products other teachers may be using--such as household products rather than foods.) [Worksheet--"Consumer Lab" for each student.]

OPTION #2
WARRANTY COMPARISONS--Complete discussion, then have students complete the activity. [Information--"Warranties", Worksheet--"Warranty Comparison Activity" for each student.]

OPTION #3
LABELING--Present the information on labeling. It may be helpful to make transparencies of some product labels to talk about as you present the information. After presenting the information, pass each student a label you have collected, or assign them in advance to bring their own label (off of any item) to class with them. Have them answer the ten questions on the transparency, "What's on a Label?" on notebook paper. They should staple the label to their answer sheet and hand it in. [Information--"Labeling", Transparency, "What Is On A Label?"]

OPTION #4
CONSUMER PURCHASING ASSIGNMENT--Have students select any product in which they are interested. Their HOMEWORK assignment is to compare three different brands of the same item and then select which product they would buy (they don't need to actually purchase the item.) [Worksheet--"Consumer Purchasing Assignment"]

OPTION #5
SALES AND SMART SHOPPING--discuss the information with the class. [Information--"Sales and Smart Shopping"]

SUMMARY:
A wise consumer shops carefully, taking full advantage of sales, compares quality and cost relies on product labels for additional information, and compares the guarantee of each product.

TEST BANK:

1. Price is always a good indication of quality. T F
2. A full warranty means that the warranty extends for the life of the product. T F
3. An implied warranty of merchantability means:
    a. the product is what it is called
    b. the merchant is reliable
    c. that the product does what its name implies
    d. that the merchant will be liable for any defects or problems
4. Which of these are included on labels?
    a. name and address of manufacturer
    b. the size or amount of product
    c. the name and address of the CPSC
    d. instructions for proper use and care of the product
5. List three important factors to consider when selecting an item to purchase. (ANY OF THE FOLLOWING: WARRANTY, QUALITY, PRICE, YOUR NEEDS, STORE'S REPUTATION, STORE POLICY, USE OF PRODUCT, ETC.)

CONSUMER LAB--TEACHER INFORMATION

This lab is fun, but takes a considerable amount of time to set up. It is set up in different locations around the room and the students move from product to product, completing their evaluation sheets. The items on the student handout can be exchanged for other items if you wish, but the charts would need to be changed to better evaluate the product that is to be evaluated.

You will need to buy four different brands of each item. One brand should be a national brand name, one store brand, and one generic brand. The fourth can be any brand of your choice.

Each product is listed on the board and the brand names which have been purchased are listed under the product in random order.

Each product is put into a plain container that is numbered one, two, three, or four. The teacher must keep track of which product corresponds to which brand.

In some instances, additional materials will be necessary. Put a bowl of water by the paper towels so that the students can test for absorbency. Some fabric scraps need to be prestained so that the students can test the stain removers. It is a good idea to have a bowl of water by the stain removers and also some toothbrushes to apply the stain remover and with which to scrub the fabric.

Explain to the students that they will be testing the products set up around the room and then deciding which brand is which. Have them put their guesses in the column marked brand. The column marked rating is for them to choose which product they prefer. The preferred product would have a "1" in the column, the next preferred, a "2" and so on. The product with a "4" in the rating column should be their least favorite.

The columns which are labeled price, size, and price per ounce will be completed later. They do not need to guess on those items.

The remaining columns are for students to use in testing each product. They can either write in descriptive words or rate each item from 1-5.

Allow ample time to evaluate each item. If you have a short class period (50-60 minutes), you probably can not do this many items. After the class has completed the activity, tell them what brand each number is. Have them write the name of the correct brand in the left margin of their lab sheets. It is really interesting to ask who liked each number best before revealing the brand name.

Tell students the size of the product and its correct price. The price per ounce can be calculated either as a class or individually.

Finally, have the students answer the questions below each chart before handing the lab sheet in.

Discuss:
1. Tell me why you think price is usually a sign of quality?
2. Give me an example of an time when the least expensive item is not the best buy?
3. Do you think name brand items or generic items are better? Why?
4. How can quality best be judged?

OPTION #1^^^STUDENT

NAME ______________________________ CLASS____________

CONSUMER LAB

On the following pages are several comparison charts for comparing different products. Complete the forms and turn the entire packet into your teacher.

BABY WIPES

	Odor	Strength	Convenience	Rating	Brand ???	Price	Size	Price per wipe
#1								
#2								
#3								
#4								

Which is least expensive? ______________________________

Which is most expensive? ______________________________

Which would you buy? and why? ______________________________

____

SLICED CHEESE

	Texture	Coloir	Flavor	Rating	Brand ???	Price	Size	Price per oz.
#1								
#2								
#3								
#4								

Which is least expensive? ______________________________

Which is most expensive? ______________________________

Which would you buy? and why? ______________________________

____

COLA

	Color	Flavor	Rating	Brand ???	Price	Size	Price per oz.
#1							
#2							
#3							
#4							

Which is least expensive? ______________________________
Which is most expensive? ______________________________
Which would you buy? and why? ______________________________
____

BREAKFAST CEREAL

	Color	Flavor	Rating	Brand ???	Price	Size	Price per oz.
#1							
#2							
#3							
#4							

Which is least expensive? ______________________________
Which is most expensive? ______________________________
Which would you buy? and why? ______________________________
____

STAIN REMOVER

	Completeness of Removal	Ease of Removal	Rating	Brand ???	Price	Size	Price per oz.
#1							
#2							
#3							
#4							

Which is least expensive? ______________________________

Which is most expensive? ______________________________

Which would you buy? and why? ______________________________

____

LOTION

	Appearance	Feel	Effect on Skin	Odor	Rating	Brand ???	Price	Size	Price per oz.
#1									
#2									
#3									
#4									

Which is least expensive? ______________________________

Which is most expensive? ______________________________

Which would you buy? and why? ______________________________

____

PAPER TOWELS

	Absorbency	Strength	Texture	Rating	Brand ???	Price	Size	Price per oz.
#1								
#2								
#3								
#4								

Which is least expensive? ______________________________

Which is most expensive? ______________________________

Which would you buy? and why? ______________________________

____

CHOCOLATE CHIPS

	Texture	Coloir	Flavor	Rating	Brand ???	Price	Size	Price per oz.
#1								
#2								
#3								
#4								

Which is least expensive? ______________________________

Which is most expensive? ______________________________

Which would you buy? and why? ______________________________

____

WARRANTIES

TEACHER NOTE: You will need copies of several warranties for this activity. Each student needs a warranty from two different brands of the same item (example: refrigerator, car, lawn mower, etc.).

There are two types of warranties, **written** and **implied**. We will first discuss written warranties. A written warranty guarantees that a product will meet certain levels of performance and quality. It provides for ways to remedy the situation if the product fails to measure up to those levels of performance and quality. There are two types of written warranties, **full** and **limited**.

By law, a full warranty must include:

Free repair or replacement of defective products or parts.
Repair or replacement within a reasonable time.
No unreasonable demands on the customer in order to receive repairs or replacement.
Replacement after a number of repairs fail.
Transfer of coverage to a new owner if the change of ownership occurs during the warranty period.

A limited warranty will usually require the customer to pay labor costs or handling charges. It may cover only repairs and not replacement. It may require the buyer to return the defective product to an authorized service center or to the manufacturer for servicing.

Most warranties will cover the product for a specific period of time, which will be clearly stated on the warranty. Additionally, some warranties carry a combination full and limited warranty. The full warranty may cover certain parts, and the limited warranty other parts. Or, the full warranty may cover a short period of time with a limited warranty extending for a longer period of time. A good idea to remember is staple the receipt to the warranty. Many times this receipt is required for the warranty to be valid.

According to law, a warranty must state:

Whether it is full or limited;
Exactly what it covers;
What will be done in the event that the product fails;
How long the coverage lasts;
How to obtain the warranty benefits. Names, addresses, and specific instructions that are needed to request warranty action; and
Limitation of the coverage and instructions of what the buyer must do to obtain coverage.

The second type of warranty is an implied warranty. When a product or service is purchased, it carries an implied warranty. An **implied warranty of merchantability** means that the product actually is what it is called and that it does what its name implies (example: a can opener must open cans, a lawn mower must mow lawns, etc.). An **implied warranty of fitness** means that the product must be fit for any performance or purpose promised by the seller. Implied warranties apply to the condition of a product at the point of sale. They will cover defects that might be present at the time but which are not obvious to the consumer.

OPTION #2 ^^^STUDENT

NAME ______________________________ CLASS ______________

WARRANTY COMPARISON ACTIVITY

Item Brand Name		
1. What is covered in the warranty?		
2. What is NOT covered in the warranty?		
3. What is the length of the warranty?		
4. What would void the warranty?		
5. What must the buyer do in the event that a problem arises?		
6. Where is the nearest service dealer who can fulfill the warranty requirements, if necessary?		

1. Which warranty do you consider to be better? Why?

____

____

2. Would the difference in these warranties effect your decision of which brand to purchase? ______________________________

LABELING

Labels list important information for consumers. There are many laws in the United States that govern the labeling of different types of products. For example: food items must carry a label which lists all ingredients of the product in order of weight and all clothing items must have labels that give proper laundering instructions. Many products, such as chemical products (insecticides, cleaning products, etc.), must carry warning labels and instructions of how to treat someone who ingests or misuses the product.

Generally, a label will give you information about the content, performance, and maintenance of the product. It will include the manufacturer's name and address, the brand name, the size or amount of the product and its use and care. A wise consumer uses this information to make wise purchases.

Review the information on the transparency "WHAT'S ON A LABEL?" with the students. It would be helpful to make an additional transparency of an actual label so students could follow what you are trying to explain to them.

WHAT IS ON A LABEL?

1. What is the name of the product?
2. What is the brand name or trademark?
3. What is the name and address of the manufacturer?
4. What is the quantity or size of the product?
5. Are the product's ingredients or the composition of the product listed?
6. What are the directions for using, caring for, and/or storing this product?
7. What is the approval or guarantee?
8. Are there safety warnings?
9. What is the expiration date or production date?
10. What other information is given?

OPTION #4^^^STUDENT
CONSUMER PURCHASING ASSIGNMENT NAME ________________ CLASS __________

Brand			
Price			
Features			
Construction			
Advantages			
Disadvantages			
Warranty			

Which of these three brands would you buy?
Why? (Give a complete answer)

SALES AND SMART SHOPPING

Wise consumers can save hundreds of dollars by learning to shop sales. Many stores have a sale cycle, which means that every three or four weeks an item will be on sale. When shopping in those stores, if you find an item you would like to buy, you need only wait a few weeks to save 15-30% off the regular price.

Seasonal sales usually offer good buys. For example, the day after Christmas, decorations, toys, and clothes go on sale. At the end of the ski season, ski equipment is at its lowest price. Most stores have holiday sales and back-to-school sales. If you are aware of when these sales take place, you can better plan your buying and save large amounts of money. However, be sure you understand the store policy regarding refunds or exchanges on sale items. Be sure to examine the product carefully. If it is marked "second" or "irregular", there is probably a flaw in the item (refer to definitions used in the "Consumerism" lesson). Check for the flaw and see if it will affect the use of the product.

It is also important to remember that just because an item is on sale does not mean that you should buy it. You should buy a product because you need it and because it is right for you, not because it is on sale. For example, a $150 coat on sale for $50 is not a bargain if you already have a nice coat, or if it does not fit correctly. Waiting until the end of ski season to buy skis may not be wise if you have to rent equipment all season. Use sales and seasonal shopping to give yourself an advantage in the marketplace.

UNIT: Money Management **LESSON:** Consumer Fraud

COMPETENCIES:

1. Students will review unfair and deceptive selling methods.
2. Students will discuss the meaning of fraud.

INTRODUCTION:

(Before class, assign an outgoing student to try to buy your vitamins.)

The teacher begins class with a bottle of gelatin capsules that have been relabeled as "LIFE SECRETS--brand of High-Tech Vitamins". The teacher tries to sell these "vitamins" to the students in the class, promising energy, strength, and improved thinking skills. The teacher uses deceptive sales practices, promising better grades at school, more friends, improved relations at home, more romance, etc. . . . Be sure to include some personal testimonials of vim and vigor from Arnold Schwarzenegger or Jane Fonda. Try to commit some students to buy these vitamins.

When the assigned student comes to the front to make the purchase, pull out an even larger and brighter bottle of pills and try to convince the student to buy the larger bottle, telling him/her that for his/her size and physical condition, these would be the correct choice. After all they only cost a mere $5.00 more and could really add some bonuses to life.

At the end of your presentation, tell them that you been demonstrating some deceptive and unfair selling methods to them. These methods are practiced all over. Utah is the fraud capital of the United States, due to our trusting natures and belief in the goodness of people. We need to constantly be aware of how we are investing our money and research programs before we invest.

LESSON OPTIONS/SUPPLIES:

OPTION #1
UNFAIR AND DECEPTIVE SELLING METHODS--Present information to the students. [Information--"Unfair and Deceptive Selling Methods]

OPTION #2
FRAUD--Briefly discuss what types of fraud are prevalent and should be avoided. [Information--"Fraud"]

SUMMARY:

Although most businesses are honest, there are many individuals and businesses that are fraudulent, they deceive consumers out of millions of dollars every year. As a consumer, you are responsible to protect yourself from falling prey to these deceptive practices.

TEST BANK:

1. What is Utah's "lemon" law? (PROVIDES CONSUMERS WHO BUY A NEW AUTOMOBILE WITH SIGNIFICANT DEFECTS THAT CANNOT BE REPAIRED TO RECEIVE A REFUND OR REPLACEMENT.)
2. What is the "cooling off rule"? (WHEN A CONSUMER BUYS AN ITEM AT HOME, HE/SHE HAS THREE DAYS TO CANCEL THE ORDER.)
3. Name three types of fraud: (PYRAMID SCHEMES, HOME IMPROVEMENT, VACATION, MECHANIC, TELEPHONE, CHARITIES, HEALTH AND NUTRITION)

UNFAIR AND DECEPTIVE SELLING METHODS

(TEACHER NOTE: Utah has many laws prohibiting unfair and deceptive sales practices. It is impossible (and boring) to discuss all of them. We will try to discuss some of the more common practices. For additional information, check with the Utah Division of Consumer Protection in Salt Lake City, 901-530-6601.)

In the introduction of today's class, what types of misleading sales tactics were used?

1. The teacher tried to sell the pills for a purpose they were not intended to perform.

2. The teacher indicated that the pills had a sponsorship (testimonial) that they did not have.

3. The teacher used "bait and switch" tactics. This means that the seller baited a customer with one item, but actually had no intention of selling that item; instead, he/she switched to a different item.

It is illegal to use any of these sales tactics in Utah. Additional deceptive practices which are illegal according to Utah State law include:

- Indicating a warranty that does not actually exist ;
- Selling an item as free when purchased in conjunction with another item and then raising the price of the other item;
- Failing to provide an estimate for repairs exceeding $25.00;
- Saying that repairs are necessary when they are not;
- Saying that repairs have been made when they have not;
- Offering a prize that is contingent upon observing a sales promotion without informing the consumer;
- Selling an item as new, when it is, in fact, used;
- Providing a substitution of an advertised consumer commodity when there was no intention to supply the original commodity;
- To tell a customer that he/she has been especially selected to receive a bargain or discount when it is not true;
- To tell a customer that he/she is a winner of a contest when it is not true;
- Requiring a deposit from a consumer unless the deposit obligates the seller from offering the items to another buyer and is accompanied by a dated receipt.

There are additional laws which prohibit unfair competition among businesses. These laws prohibit a seller from selling an item at a price less than cost, from advertising goods they are not prepared to supply, and to prevent a seller from offering different prices to different customers. These laws were enacted to prohibit monopolies from forming by allowing one competitor to use deceptive practices to put other competitors out of business.

Many states, including Utah, have what is known as the "Lemon Law". This law provides that consumers who buy a new automobile or motor home with significant defects that can't be repaired, or is a lemon can obtain relief, through a cash refund or replacement.

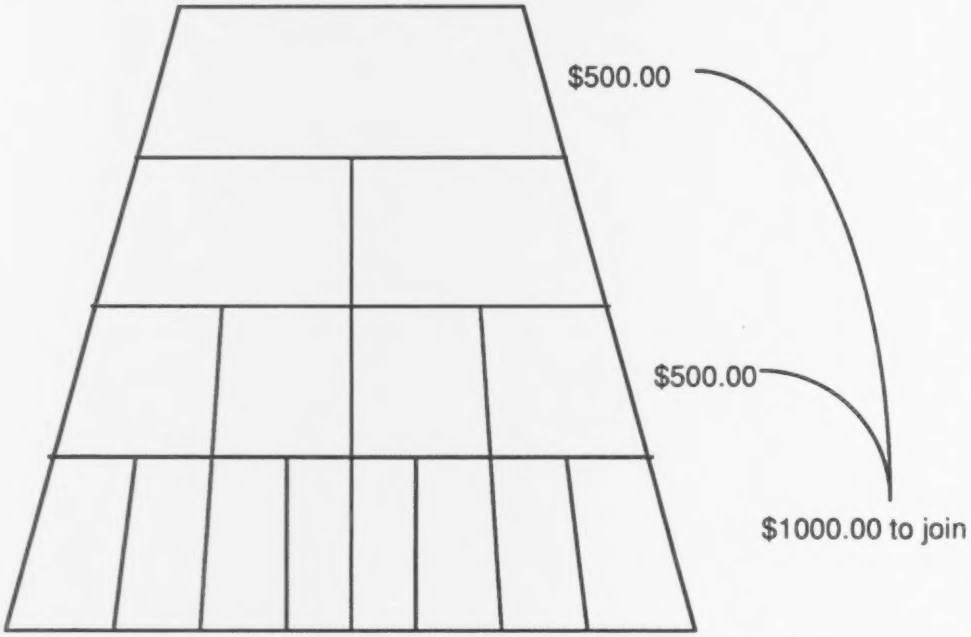
An important law to be aware of is the "cooling-off" rule. What this means is that when a consumer buys an item at home or at a location that is not the seller's regular place of business, the consumer has three days to cancel that purchase if the cost was $25.00 or more. The consumer's opportunity to cancel for a full refund extends until midnight of the third business day following the sale. This is a rule set by the Federal Trade Commission (FTC).

FRAUD

Fraud has become a lucrative business in the United States. Every year thousands of consumers are frauded out of millions of dollars. There are many scams and creative people thinking of hundreds of new ways to take money from other people. Here are some of the more common types of fraud:

PYRAMID SCHEMES*

Pyramid schemes are illegal scams in which large numbers of people at the bottom of the pyramid pay money to a few people at the top. Each new participant pays for the chance to advance to the top and profit from payments of others who might join later. A typical pyramid looks like this:



To join, you might be required to pay anywhere from a modest investment to thousands of dollars. In this example, $1,000.00 buys a position in one of the boxes on the bottom level. Five hundred dollars of your money goes to the person in the box directly above you, and the other $500.00 goes to the person at the top of the pyramid, the promoter. If all the boxes on the chart fill up with participants, the promoter will collect $16,000, and you and the others on the bottom level will each be $1,000 poorer. When the promoter has been paid off, his box is removed and the second level becomes the top or payoff level. Only then do the two people on the second level begin to profit. To pay off these two, 32 empty boxes are added at the bottom, and the search for new participants continues.

Each time another level rises to the top a new level must be added to the bottom, each one twice as large as the one before. If enough new participants join, you and the other 15 players on your level may make it to the top. However, in order for you to collect your payoffs, 512 people would have to be recruited, half of them losing $1,000 each.

Of course, the pyramid may collapse long before you reach the top. In order for everyone in a pyramid scheme to profit, there would have to be a never-ending supply of potential (and willing) participants. In reality, however, the supply of participants is limited, and each new level of participants has less chance of recruiting others and a greater chance of losing money.

THINGS YOU SHOULD KNOW ABOUT PYRAMID SCHEMES:

1. **They are losers.** Pyramiding is based on simple mathematics: many losers pay a few winners.
2. **They are fraudulent.** Participants in a pyramid scheme are, consciously or unconsciously, deceiving those they recruit. Few would pay to join if the diminishing odds were explained to them.
3. **They are illegal.** There is a real risk that any pyramid operation will be closed down by police and the participants subject to fines and possible arrest.

*Taken from pamphlet, "Pyramid Schemes: Not What They Seem" by Direct Selling Education Foundation. Available through the Utah Division of Consumer Protection or Direct Selling Educational Foundation, 1776 K Street, N.W. Suite 600, Washington, D. C. 20036.

HOME IMPROVEMENT FRAUD

Many people, especially older people, have fallen prey to this type of fraud. To prevent becoming involved with this unscrupulous practice, make sure that a contract is written, and put every promise in writing. Never pay the cost of the entire job before the work is completed, a down payment of 10-30% is reasonable. Never release the final payment until the job is completed to your satisfaction, and you have proof that any subcontractors have been paid. Set standards of quality for all materials used. It is always a good idea to check with the Consumer Protection Agency or the Better Business Bureau to see if there have been any complaints against the contractor. It may be helpful to ask a contractor to show you his/her Utah contractor's license and to get references from other jobs that have been done.

Many con artists will approach owners of homes that obviously need repairs and tell the owner that they were doing a job in the neighborhood and have leftover materials, then offer them a great deal. After the job is done, they claim there has been a misunderstanding and that the customer owes a lot more money than was originally quoted.

VACATION FRAUD

Some vacation packages really are good deals; others have hidden costs and fees which make them expensive bargains. Many scams offer free trips. However, the free trip can end up being very costly once you pay for all of the conditions that are attached. This can be prevented by use of a contract.

MECHANIC FRAUD

Many people find themselves miles away from home and at the mercy of a dishonest mechanic. You can avoid many of these types of problems by having your car checked by your own mechanic before you leave home. If you do have a problem while traveling, get a second opinion before having any repairs done.

TELEPHONE FRAUD

Americans lose an estimated $1 million every hour to investment fraud promoted over the telephone. Consumers need to hang up when it sounds too good to be true. Also, there are many "900" numbers with exorbitant fees.

New legislation, enacted during the 1990 Utah Legislative Session, allows consumers the opportunity to register with the Division of Consumer Protection if they do not wish to receive telephone solicitations.

Bogus charities use the telephone to solicit money from sympathetic consumers. If you have questions or wish to verify that a charity is registered with the Division of Consumer Protection (by law, they must do so), contact the Division of Consumer Protection at 801-560-6601.

Here are some important tips to keep in mind:

*Never give your credit card number over the phone.
*Be wary of investing with a stranger over the phone.
*If an offer sounds too good to be true, it probably is.
*Ask the solicitor for the name, address, and phone of the company for which they work.
*Verify exactly what it is the solicitor is trying to sell you.
*Be wary of unknown charities.

HEALTH AND NUTRITION FRAUD

Since all of us desire to stay young, beautiful and physically sound, this type of fraud has become a lucrative business adventure for many. There are many businesses which are run legally, according to the parameters of the law, but which deceive consumers into buying expensive nutrient supplements, herbs, and modern-day snake oils. They lure consumers with promises of weight loss, of adding years to their lives, of curing ailments, of providing higher nutritional benefits than regular food and many other wild claims. Consumers need to be wise and to think sensibly to prevent succumbing to these tantalizing claims.

These are just a few of the many scams and frauds used to defraud consumers of hard-earned dollars. As a consumer, it is your responsibility to protect yourself from these types of situations.

UNIT: Money Management **LESSON:** Credit

COMPETENCIES:

1. Define the term credit.
2. Use established credit terms.
3. Identify various types of credit.
4. Analyze costs of credit versus advantages of paying cash.
5. Identify various sources of credit/types of credit institutions.
6. Investigate credit options; compare credit costs.
7. Complete a credit application.
8. Establish/protect credit rating.
9. Identify reasons and problems of over-indebtedness.

INTRODUCTION:

Ask who in the class would like to borrow $100.00. Have the volunteer come to the front of the room and tell him/her that he/she may have the money, but he/she will need to have a co-signer and pay it back with interest. Have another student agree to co-sign. A contract could be available to actually sign. Next, ask for collateral. Use a ring, watch, pencil, or whatever the student may have available. If he/she agrees give him/her $100.00 (play money). Ask for the first payment of $20.00. After this amount is paid, explain that the first payment covered the interest of the loan. Then ask for the second, third, fourth, fifth, and sixth payments of $20.00. When he/she does not have enough money to cover the sixth payment, discuss default and advise him/her that you will garnish his/her wages. Discuss the alternative of taking out bankruptcy. What would it mean to other businesses who he/she may choose to buy from in the future? (If the student chooses to take out bankruptcy, take his/her chair as part of the bankruptcy proceedings.)

LESSON OPTIONS/SUPPLIES:

OPTION #1

CREDIT BASICS--Using the teacher information and study guide discuss credit with your students. You may wish to have the students read the "Information" section prior to class to reduce class discussion time. [Information--"Credit", Worksheet--"Credit Basics" for each student, Information--"Credit Basics--Key" Transparency--"Credit Terms"]

OPTION #2

FILMSTRIP--Watch the filmstrip: "CREDIT--HANDLE WITH CARE" and complete the worksheet with the same title. (Filmstrip is available from the Money Management Institute. It is 20 minutes long and costs $8.00) This filmstrip explains how to establish credit, why credit costs vary, and the kind of questions asked on a credit application. [Filmstrip--"Credit--Handle with Care", Worksheet--"Credit--Handle with Care" for each student, Information--"Credit--Handle with Care--Key"]

OPTION #3
CREDIT APPLICATIONS--Have the students complete a credit application. Take these applications to someone who works in a credit office and have them grant or reject credit, based on the information provided. You may wish to contact the Utah Banker's Association to do this for your class. (NOTE: The students would not really receive a credit line, just find out whether they could or not.) [Credit Applications for each student]

OPTION #4
CREDIT MATCHING REVIEW--Have students complete the worksheet. [Worksheet--"Credit Matching Review" for each student, Information--"Credit Matching Review--Key"]

OPTION #5
VIDEO--Watch the video: "THE MONEY TREE". This video can be rented from Utah State University. Most of the larger school districts have a copy. [Video--"The Money Tree"]

SUMMARY:
Consumer credit permits the use of future income to satisfy present needs and wants. Credit is a service for which consumers pay. Wisely used credit can help consumers raise their level of living.

TEST BANK:

1. One's credit limit should not exceed __20%__ of one year's income.
2. Credit is not free!!! The finance charge is called __INTEREST__.
3. A __CO-SIGNER__ is a second signer who will pay for the loan if the first party defaults.

Match the following:

4.	_E__	An account one pays in full monthly.	a. Installment
5.	_A__	Amount to pay is based on a contract.	b. Revolving
6.	_D__	Failure to repay a loan.	c. Collateral
7.	_C__	The security on a loan.	d. Default
8.	_B__	Usually a credit limit. Must pay a minimum % of total plus finance charge monthly.	e. Single Payment

9. List five advantages of credit: (ANY OF THE FOLLOWING: CONVENIENT, DON'T NEED TO CARRY AS MUCH CASH, BETTER SERVICE ON RETURNS, ADVANCE SALES NOTICE, EMERGENCIES, DETAILED MONTHLY BILLS, ESTABLISH CREDIT RATING, HEALTHY ECONOMY, LOAN FOR SCHOOL EXPENSES ARE AN INVESTMENT IN THE FUTURE.)
10. List five disadvantages of credit: (ANY OF THE FOLLOWING: SPEND FUTURE INCOME, TEMPTED TO OVERSPEND, CREDIT COSTS, FAMILY CONFLICT, BUY THINGS THAT YOU HAD NOT PLANNED ON BUYING.)
11. The cost of credit can be compared by using the "APR". What is an "APR"? (ANNUAL PERCENTAGE RATE)
12. Who keeps reports or credit ratings which indicate whether you pay your bills in a responsible manner? (CREDIT BUREAU)
13. Give an example of "service credit". (ANY OF THE FOLLOWING: POWER BILLS OR UTILITIES, TELEPHONE, DOCTORS AND DENTISTS.)

CREDIT TERMS

1. Interest: Cost of credit.
2. Collateral: Security on a loan.
3. Co-signer: Second signer who will pay for the loan if the first party defaults.
4. Default: Failure to repay the loan.
5. Bankruptcy: Legally getting out of having to repay debts. Destroys credit rating for seven years. Admitting and accepting financial failure.
6. Garnishment: Your employer pays your creditor before your receive your pay. (Not a good way to impress employers!)
7. Credit: Allows the immediate use of products or services in exchange for a promise to pay in the future.
8. Annual Percentage Rate (APR): The cost of a loan over a full year expressed as a percentage.

CREDIT

Before we can speak intelligently about credit, there are a few terms with which you must become familiar (use transparency).

1. Interest: Cost of credit.
2. Collateral: Security on a loan.
3. Cosigner: Second signer who will pay for the loan if the first party defaults.
4. Default: Failure to repay the loan.
5. Bankruptcy: Legally getting out of having to repay debts. Destroys credit rating for seven years. Admitting and accepting financial failure.
6. Garnishment: Your employer pays your creditor before you receive your pay. (Not a good way to impress employers!)
7. Credit: Allows the immediate use of products or services in exchange for a promise to pay in the future.
8. Annual Percentage Rate (APR): The cost of a loan over a full year expressed as a percentage.

TYPES OF CREDIT

Many types of credit arrangements are available. Some of the common arrangements have been classified here under three main headings to help acquaint you with various credit options. These three main types are: sales, cash, and service.

I. Sales Credit--Sales credit is credit you receive when you make a purchase now and promise to pay later.

   A. Installment Plan--Payments to the store are made in equal amounts over a period of weeks or months. A down payment is often required. Many people use this plan to buy things that are expensive. The store can take back what you are buying if you do not make the payments. This type of credit is usually used for big things, like a washing machine, television, or furniture.

   B. Charge Accounts--Many stores offer charge accounts. The store may tell you how much you can charge. Sometimes, however, no limit is set. You usually get a bill each month telling how much you owe. Credit cards are given with many charge accounts.

      1. Open Charge Account--There are different types of charge accounts. One kind is the open charge account. With this kind of charge account, you must pay the entire amount when you get the bill. You pay no interest on this kind of account if bills are paid on time. Example: American Express.

2. Divided Charge Account--The divided charge account, sometimes called a 90-day account, lets you pay for an expensive item in three equal monthly payments. Usually no extra charge is added.
3. Budget Account--With budget accounts, sometimes called "easy payment plans", you must pay a certain amount each month, as long as you owe at least that much. If you owe less, you pay only what you owe. You pay interest on what you still owe.
4. Revolving Credit--Still another kind of charge account is called revolving credit. The amount is a certain percentage of what you owe. You pay interest on what you owe.

C. Credit Cards--Credit cards are also a type of sales credit. They are similar to installment plans. They are convenient to use when you don't want to carry much cash. Types of credit cards include "Single Purpose", "Travel and Entertainment", and "Bank Credit Cards".

II. Cash Credit--Cash credit is credit you receive when you borrow cash and pay it back later.

A. Personal Loans--Personal loans may be either instalment or single payment loans. They are particularly useful when you need cash to meet an unforeseen emergency or to help your family through a period of unexpected financial stress. A personal loan can help pay rent, buy food, and meet medical expenses when the head of the household is temporarily out of work or some member of the family is seriously ill.

1. Term or Single Payment Loan--Repayment and interest on the loan are due in one lump sum 30, 60, 90, or 120 days from the date of securing the loan.
2. Installment Loan--Periodic payments (usually monthly) of principal and interest on the loan can be made over a 3-36 month period.
3. Checking Account with Overdraft--The consumer arranges a credit limit with a bank--$300, $500-- etc., which is available to be drawn against and allows the consumer to write a check for money he/she does not actually have on deposit. As the consumer draws from the overdraft part of this account, the checking account is credited with enough money to cover the overdraft. This money is then treated in a manner similar to a bank loan, and the consumer is billed for the overdraft.

III. Service Credit--Credit given for a service one's family receives and pays for later is called service credit. You use service credit when you make monthly payments for utilities you have used during the month (telephone [not pay-telephone], gas, electricity). You also use service credit when you pay your doctor, dentist, or hospital at the end of the month.

ADVANTAGES AND DISADVANTAGES OF USING CREDIT

Advantages of credit:

1. Maintains a healthy economy. Our economic system is built on credit, and without the means of buying now and paying later, the economy would collapse. An example is the stock market.
2. Allows us to meet emergencies.
3. Convenient--easier to order over the phone.
4. Permits purchase on sales or when the price is down.
5. Able to enjoy an item while paying for it and raise your level of living.
6. Establish a credit rating.
7. Might receive advance notice of sales.
8. Find it easier to exchange and return items.
9. Detailed monthly bill.

Disadvantages of credit:

1. Credit always costs money.
2. Creates risk because you are spending your future income.
3. Increases the cost of doing business.
4. Encourages careless buying.
5. Facilitates over-buying which increases sacrifice that must be made eventually.
6. Often increases family conflict.

Things to remember on sales contracts:

1. Read and understand the contract. Watch for standard terms.
2. Be sure all spaces are completed.
3. Be sure the APR is the same as the salesperson stated.
4. Be sure the last payment is the same as the others. Avoid balloon payments because as time passes the payments become exorbitant.
5. Be sure the salesperson gives you a copy of the agreement.
6. Insist on no penalty for early payment.

Places to borrow:

1. Commercial bank
2. Savings and loan
3. Mutual savings bank
4. Credit unions
5. Licensed loan or financial company
6. Cash value on life insurance
7. Family and friends
8. Cash advance on credit cards
9. Pawn broker

Computing the maximum of credit you should use:

1. The total should not exceed 20% of one year's net income.
2. The installment debt (monthly payments) should total no more than 1/3 of your annual net income that is left after you take care of food, clothing and fixed expenses.

OPTION #1^^STUDENT
Name ________________________________ Class__________________

CREDIT BASICS

1. What is "credit"?
2. What are the three main types of credit?
   a.
   b.
   c.
3. _______________ is credit you receive when you make a purchase now and promise to pay for it later.
4. What is an "open charge account"? What is the benefit of this type of an account?
5. What are three examples of "service credit"?
   a.
   b.
   c.
6. List five advantages of using credit.
   a.
   b.
   c.
   d.
   e.
7. What are five disadvantages of using credit?
   a.
   b.
   c.
   d.
   e.
8. "Installment debt" should not exceed _______________ of your annual net income.
9. List four places to go for credit.
   a.
   b.
   c.
   d.
10. What does "APR" mean?

CREDIT BASICS--KEY

1. What is "credit"? (CREDIT ALLOWS IMMEDIATE USE OF PRODUCTS OR SERVICES IN EXCHANGE FOR A PROMISE TO PAY IN THE FUTURE.)

2. What are the three main types of credit?
   a. (SALES)
   b. (CASH)
   c. (SERVICE)

3. (SALES CREDIT) is credit you receive when you make a purchase now and promise to pay for it later.

4. What is an open charge account? What is the benefit of this type of an account? (YOU MUST PAY THE ENTIRE AMOUNT OF THE BILL WHEN YOU RECEIVE IT. **USUALLY** YOU PAY NO INTEREST CHARGES.)

5. What are three examples of "service credit"? (ANY OF THE FOLLOWING: DOCTOR, DENTIST, BARBER, GAS COMPANY, GARBAGE PICK-UP, ELECTRIC COMPANY, TELEPHONE COMPANY, EXCEPT PAY PHONE)

6. List five advantages of using credit. (ANY OF THE FOLLOWING: MAINTAINS HEALTHY ECONOMY, ALLOWS US TO MEET EMERGENCIES, CONVENIENCE, ESTABLISHES A CREDIT RATING, RECEIVE ADVANCE NOTICE OF SALES, ABILITY TO ENJOY ITEMS WHILE PAYING FOR IT, DETAILED MONTHLY BILL.)

7. What are five disadvantages of using credit? (ANY OF THE FOLLOWING: CREDIT COSTS MONEY, RISK BY SPENDING FUTURE INCOME, INCREASES THE COST OF DOING BUSINESS, FACILITATES OVER-SPENDING, ENCOURAGES CARELESS BUYING, MAY CAUSE FAMILY CONFLICT.)

8. "Installment debt" should not exceed (ONE THIRD) of your annual net income.

9. List four places to go for credit. (ANY OF THE FOLLOWING: COMMERCIAL BANK, SAVINGS & LOAN, CREDIT UNION, CASH VALUE LIFE INSURANCE POLICY, CASH ADVANCE CREDIT CARD, FINANCE COMPANY, PAWN BROKER)

10. What does "APR" mean? (ANNUAL PERCENTAGE RATE)

OPTION #2^^STUDENT
Name ______________________________ Class__________________

CREDIT---HANDLE WITH CARE

1. Why do attitudes about credit differ?
2. What is credit?
3. Today __________ out of __________ people take out an installment loan to buy an automobile.
4. When you use credit you are _______________ someone else's money.
5. Your attitude toward _______________ is a good clue to what your attitude toward _______________ is likely to be.
6. What you buy on credit must be paid for out of _______________ income.
7. What are the categories of the three basic types of expenses?
    a.
    b.
    c.
8. What is an easy way for a young person to establish credit?
9. What are two reasons you might not qualify for credit?
    a.
    b.
10. What is the "Equal Credit Opportunity Act"?
11. It is important for women to establish their own credit _______________.
12. List two sources of consumer loans.
    a.
    b.
13. What are three reasons to shop for credit?
    a.
    b.
    c.

14. What four questions should you ask when shopping for credit?
   a.
   b.
   c.
   d.
15. What are four variables that determine the cost of credit?
   a.
   b.
   c.
   d.
16. What does the "Truth in Lending Law" specify?
   a.
   b.
   c.
   d.
   e.
17. What happens when you do not keep current on your loan payments?

18. What is a "credit bureau"?

19. What is the "Fair Credit Reporting Act"?

20. What should you do if something happens and you cannot pay your bills?

CREDIT---HANDLE WITH CARE--KEY

1. Why do attitudes about credit differ? (IF YOU ARE RESPONSIBLE AND CAN HANDLE CREDIT WISELY, IT IS GOOD. IF YOU ARE NOT A GOOD MANAGER, CREDIT CAN GET YOU IN TROUBLE)

2. What is credit? (USING SOMEONE ELSE'S MONEY TO BUY GOODS AND SERVICES THAT YOU NEED OR WANT RIGHT NOW.)

3. Today (4) out of (5) people utilize an installment loan to buy an automobile.

4. When you use credit you are (RENTING) someone else's money.

5. Your attitude toward (MONEY) is a good clue as to what your attitude toward (CREDIT) is likely to be.

6. What you buy on credit must be paid for out of (FUTURE) income.

7. What are the categories of the three basic types of expenses.
   a. (FIXED)
   b. (FLEXIBLE)
   c. (PERIODIC)

8. What is an easy method for a young person to establish credit. (ANY OF THE FOLLOWING: OPEN A CHECKING ACCOUNT, HAVE A SAVINGS ACCOUNT, SAVE A DOWN PAYMENT FOR A MAJOR PURCHASE.)

9. What are two reasons you might not qualify for credit. (ANY OF THE FOLLOWING: INCOME TOO LOW, NOT EMPLOYED LONG ENOUGH, CAN'T HANDLE MORE DEBT.)

10. What is the "Equal Credit Opportunity Act"? (THE LENDER MUST NOTIFY YOU WITHIN 30 DAYS AND GIVE SPECIFIC REASONS WHY YOU WERE REFUSED CREDIT, OR TELL YOU THAT YOU HAVE THE RIGHT TO REQUEST THIS INFORMATION. IT PROTECTS THE BORROWER ALSO, IN THAT NO ONE CAN BE DENIED CREDIT STRICTLY ON THE BASIS OF SEX, MARITAL STATUS, RELIGION, RACE, NATIONALITY, OR BECAUSE A PERSON RECEIVES PUBLIC ASSISTANCE.)

11. It is important for women to establish their own credit (WORTHINESS).

12. List two sources of consumer loans. (ANY OF THE FOLLOWING: BANKS, FINANCE COMPANIES, CREDIT UNION, SAVINGS & LOAN COMPANY.)

13. What are three reasons to shop for credit?
    a. (AVAILABILITY)
    b. (COST)
    c. (SERVICE)

14. What four questions should you ask when shopping for credit?
    a. (WHAT ARE MY MONTHLY PAYMENTS?)
    b. (HOW MANY MONTHLY PAYMENTS WILL THERE BE?)
    c. (WHAT IS THE TOTAL AMOUNT I WILL HAVE TO PAY?)
    d. (WHAT IS THE DOLLAR AMOUNT OF THE FINANCE CHARGE?)

15. What are four variables that determine the cost of credit? (ANY OF THE FOLLOWING: HOW MUCH YOU WANT TO BORROW, HOW LONG DO YOU WANT THE MONEY, IS THIS YOUR FIRST LOAN, WHERE YOU WILL BORROW, WHAT KIND OF CREDIT RISK YOU ARE, WHERE YOU LIVE--DIFFERENT STATES HAVE LAWS REGULATING CREDIT.)

16. What does the "Truth in Lending Law" specify?
    a. (DOLLAR AMOUNT OF FINANCE CHARGE)
    b. (ANNUAL PERCENTAGE RATE)
    c. (AMOUNT FINANCED)
    d. (NUMBER AND AMOUNT OF PAYMENTS)
    e. (DUE DATES)

17. What happens when you do not keep current on your loan payments? (ANY OF THE FOLLOWING: YOU MIGHT LOSE THE MONEY YOU HAVE INVESTED IN PAYMENTS, YOU MIGHT LOSE THE MERCHANDISE YOU ARE PAYING FOR--REPOSSESSED, DAMAGE YOUR GOOD NAME AND CREDIT HISTORY.)

18. What is a "credit bureau"? (A PRIVATE CORPORATION THAT IS A CLEARING HOUSE FOR CONSUMER CREDIT INFORMATION.)

19. What is the "Fair Credit Reporting Act"? (THIS ACT REQUIRES THAT YOU ARE GIVEN THE NAME AND ADDRESS OF THE CREDIT BUREAU INVOLVED. IF YOU FEEL YOU HAVE BEEN TREATED UNFAIRLY YOU CAN ARRANGE TO REVIEW YOUR FILE. IF IN ERROR, THE CREDIT BUREAU WILL CORRECT THE MISTAKE AND NOTIFY THOSE WHO RECEIVED THE FALSE INFORMATION.)

20. What should you do if something happens and you cannot pay your bills? (GO TO THE PEOPLE YOU OWE MONEY TO AND EXPLAIN YOUR SITUATION. WORK OUT A NEW PLAN FOR REPAYMENT.)

OPTION #4^^STUDENT

Name ______________________________ Class ________________

CREDIT MATCHING REVIEW

DIRECTIONS: Match the definition with the word. Place the correct letter in the space provided.

1. ______ APR
2. ______ Capital
3. ______ Capacity
4. ______ Cash Credit
5. ______ Character
6. ______ Collateral
7. ______ Cosigner
8. ______ Credit Bureau
9. ______ Credit Rating
10. ______ Finance Charge
11. ______ Interest
12. ______ Principal
13. ______ Revolving Charge Account
14. ______ Sales Credit
15. ______ Service Credit

a. Security for a loan in case the borrower cannot pay back the amount borrowed.
b. The total dollar amount that it costs a consumer to use credit.
c. Used to purchase goods or services in exchange for a promise to pay for them later.
d. The cost of a loan over a full year, expressed as a percentage.
e. A type of credit that allows the purchase of products or services with the agreement that the balance will be paid in full or that a finance charge will be paid on the unpaid balance.
f. A person who guarantees to pay a debt if the person who obtained the loan cannot do so.
g. Assets in the form of cash and securities available to spend and invest.
h. Creditor's evaluation of a debtor's willingness and ability to pay debts based on past performance.
I. Price paid for the use of rented or borrowed money.
J. The original amount of a loan on which interest is based.
K. A private corporation that is a clearing house for consumer credit information.
L. Credit given for a service one receives, like using the telephone.
M. Credit you receive when you borrow cash and pay it back later.
N. The quality of one's reputation or name; financial or economic trustworthiness.
O. Ability to fulfil obligations evidenced by diligence at work and prospects of continuing employment or income.

CREDIT MATCHING REVIEW--KEY

1. D
2. G
3. O
4. M
5. N
6. A
7. F
8. L
9. H
10. B
11. I
12. J
13. E
14. C
15. L

UNIT: Money Management **LESSON:** Finding An Apartment

COMPETENCIES:

1. Students will determine the type of apartment they need in order to live comfortably.
2. Students will estimate the cost of an apartment and how the cost would vary with the elimination or addition of furnishings.

INTRODUCTION:

Prior to class, collect several of the following items: straws, legos, toothpicks, graham crackers, cards, marshmallows. Have several students come to the front of the room and ask them to select a building material. They are then instructed to build a home from their supplies. After they have attempted this, discuss with the class:

What kind of apartment do you want to live in?
What will it be made of?
How many rooms will it have?
What sort of neighborhood will surround it?

Discuss with students how, most likely, their dream apartment will probably be too expensive for them to rent. There are still basic items they will require, one may be the type of materials from which the apartment is made. Regardless of any other requests, the apartment must be safe. No one would like an apartment made of graham crackers and marshmallows. Selecting an apartment is a great learning experience.

LESSON OPTIONS/SUPPLIES:

OPTION #1
HOUSING NOTES--Using the teacher information provided, discuss with students the information provided, or duplicate the materials and have the students read them prior to class. [Information--"Housing Notes"]

OPTION #2
HOUSING CASE STUDIES--Working as pairs, the students will read the "Utah Renter's Handbook" and complete the case studies. ("Utah Renter's Handbook" Utah Legal Services, 550-24th Street #300, Ogden, Utah 84401, 393-9431 1-800-662-2538. There is no cost for up to 20 pamphlets.) [Worksheet--"Housing Case Studies" and "Utah Renter's Handbook" for each pair of students.]

OPTION #3
VIDEO AND WORKSHEET--While watching the video, "Making the Right Move: How to Find an Apartment", have the students complete the worksheet "Renter's Vocabulary". ("Making the Right Move: How to Rent an Apartment", Cost: $69.00-Cambridge Career Products P.O. Box 2153, Charleston, WV. 25328-2153, 1-800-468-4227 [Video--"Making the Right Move", Worksheet--"Renter's Vocabulary" for each student, Information--"Renter's Vocabulary--Key"]

OPTION #4
APARTMENT CONSIDERATIONS--After completing the above activities, have the students complete the assignment, "Apartment Considerations". The students need to have access to newspaper ads to complete this assignment. [Newspaper ads, Worksheet--"Considerations When Looking For An Apartment"]

OPTION #5
LOCAL HOUSING SURVEY--Make a list of all the types of housing available in your area. Record desirable and undesirable characteristics of each. Indicate approximate cost of each type. What are the limitations in some of these housing units?

OPTION #6
WHEEL OF LIFE REPORT #2--MOVING OUT--You are a junior in college. Your parents have been supporting you, but you feel it is time to "get out on your own". Tell the class about finding an apartment. What items will you will need to furnish an apartment. What emotional impact will the move will have on you and your parents?

SUMMARY:
Students should now understand the factors that influence a housing decision and how to locate, finance and find a place to live.

TEST BANK:

1. List three reasons one would rent rather than buy. (CREATES MOBILITY, LESS MAINTENANCE, FEWER FINANCIAL RISKS.)
2. List three housing choices for a young family. (ANY OF THE FOLLOWING: SINGLE FAMILY HOME, APARTMENT, STAY WITH PARENTS, DUPLEX/TWIN HOME, TOWNHOUSE/CONDO, MOBILE HOME.)
3. Tell what the following abbreviations mean when reading a classified ad:
    a. A/C = (AIR CONDITIONING)
    b. BR = (BEDROOM)
    c. Dup. = (DUPLEX)
    d. Util. Incl. = (UTILITIES INCLUDED)
    e. Ldry = (LAUNDRY)
4. Name three costs that might be included in Up-front Money. (ANY OF THE FOLLOWING: FIRST MONTH'S RENT, LAST MONTH'S RENT, SECURITY DEPOSIT, CLEANING DEPOSIT.)
5. Tell if the following would be a usual want or a usual need.
    a. Number of bedrooms (NEED)
    b. Allows pets (WANT)
    c. Pool (WANT)
    d. Reasonably close to job or school (NEED)
    e. Cable TV (WANT)
6. List two AVOIDS for a young family. (NOISY/BUSY STREET, CENTRAL CITY)

7. Match the following terms:

a. _D_ Eviction
b. _F_ Grace Period
c. _H_ Housing Code
d. _A_ Lessor
e. _J_ Lease
f. _C_ Lessee
g. _E_ Security
h. _G_ Sublease
i. _B_ Premises

a. The manager of the rental unit.
b. The rental unit and grounds.
c. Person renting the apartment.
d. A notice to the tenant to move out.
e. Money paid at time of renting which covers damages done by tenant.
f. A period of time following the date when rent is due that the tenant may pay without penalty.
g. Provision to allow another person to move in and fulfill the tenant's part of the lease.
h. A city stipulates the type of buildings that may be constructed in a certain area.
i. A written legal agreement between the

HOUSING NOTES

Eventually everyone will be faced with the need to provide a roof over his/her head. This can be both an exciting and perplexing experience.

SOME CONSIDERATIONS ARE:

1. Stage in life--single, couples, and families each have different needs.
2. Preference--Casual to formal, party type to private type, space for hobbies, games, and indoor recreation, space for pets, use of a pool or clubhouse.
3. Location--Many experts believe that location should be a top priority when you define your housing needs. Do you need to live near work, school, friends, or family? Are you near recreational opportunities? Some people want to be close to a place of worship, theaters, library, or a shopping mall. Location will determine your transportation needs. Transportation is closely related to housing costs since approximately half of this expense is incurred in getting to and from work or shopping.
4. Price--Housing represents the major item in almost everyone's budget. Costs for housing include not only rent, but also related expenses such as furniture, utilities, and insurance. Monthly housing costs generally will take 1/4 to 1/3 of your monthly take home pay.

HOUSING ALTERNATIVES:

1. Stay with Parents--Because of costs of education and housing, staying at home is becoming acceptable for more young people. Usually it is good to discuss with parents an agreement about sharing expenses and household responsibilities.
2. Single Room--Often a home or hotel will rent a single room. Some have kitchen and laundry facilities and are usually furnished.
3. Dormitory--Colleges and universities usually provide dormitories for students. These are usually double occupancy sleeping rooms with study areas and closets. Eating facilities may or may not be available. Costs are based on a semester or school term and are generally less expensive than other private types of housing.
4. Apartments--Apartments are the most popular type of housing for young single, unmarried adults, recently married or childless adults and elderly persons. Many styles and sizes are available. Apartments usually require the least amount of responsibility because someone else takes care of the heating, yard work, and repairs. Some or all of the utilities are included in the monthly rent payment. Apartments are ordinarily a multiple-unit dwelling of 2-200 or more. Most are unfurnished. Living in an apartment gives a person greater mobility, less maintenance and fewer financial risks than owning property.
5. Condominiums--Condos involve individual ownership of one unit and joint ownership of common areas. Owners pay a monthly fee to cover the costs of operating and maintaining all of the common elements.

6. Townhouses--These are houses built side by side. They are sold and run much like condominiums.
7. Cooperatives--This type of housing is similar to any other multiple-unit apartment, but legally it is different from other forms of ownership. One purchases stock in the company that owns the multi-unit building.
8. Mobile Homes--Mobile homes are a portable structure built on a chassis and designed to be used without a permanent foundation as a year-round dwelling. "Roof with wheels" census reports say these have grown in popularity in recent years and now account for more than half of all new housing sold in the U.S. to people with annual income of $15,000 or less. These are the only housing under $25,000. They include wall-to-wall carpeting, draperies, furniture, and kitchen appliances. Owners usually rent a space in a mobile home park.
9. Single-family home--the American dream. Approximately 63% of families in the U.S. live in houses they own. They are classified as existing or new. New homes usually have many of the most recent features and designs. A typical new home costs an average of $79,000.00.

ADVANTAGES OF HOME OWNERSHIP:

1. Owning a home gives a feeling of security and independence:
    a. freedom to have pets,
    b. space for a garden,
    c. freedom to make home improvements.
2. Owning a home builds equity.
    Although it usually costs more than renting, in the long run, buying a home builds equity. Equity is the difference between what your home is worth and what you owe on the home.
3. Owning a home serves as a good investment.
    Because of the increase in property values, many people have been able to experience a large capital gain when selling their homes. Homes usually increase in value. This is known as appreciation.
4. Home ownership offers tax benefits.
    People can deduct certain costs of owning a home (mortgage interest and property taxes) when you file an income tax return.

APARTMENTS--Considerations when looking for an apartment:

1. Needs: Things that are basic, that you MUST have (furnished, kitchen, certain number of bedrooms, etc.)
2. Wants: Those things you would like to have, but aren't necessities (private entrance, air conditioning, near a park, etc.)
3. Things to avoid: It is a good idea to list those things you wish to avoid in an apartment or neighborhood (noisy/busy street, center city or rural area).
4. Affordability: Determine what you can afford to spend. A general rule of thumb is to figure:
    a. One month's rent equals one week's take home pay OR
    b. One month's rent equals 1/3 of the monthly income

TERMS TO KNOW:

1. UP-FRONT" MONEY--what you need immediately upon renting an apartment. This will pay for:
   a. first month's rent
   b. the last month's rent
   c. security deposit
   d. other fees that may be required: utilities, telephone, gas, electricity, etc.

2. SECURITY DEPOSIT: This deposit covers any damages to the apartment beyond the normal wear and tear. To be able to reclaim your deposit, do the following:
   a. Make a list of anything needing repair before moving in
   b. Make a list of anything already damaged before moving in.
   c. Take pictures to support these claims before moving in.
   d. Abide by the landlord's requests while living in the apartment.
   e. Thoroughly clean the apartment after moving out.
   f. Take pictures to support your damage-free claim after moving out.

3. LEASE: A lease is the agreement between the tenant or lessee and the landlord or lessor. It states specific rules or provisions about the rental, such as:
   a. Date signed
   b. Date of rental period, beginning and ending
   c. Name of tenant
   d. Address of apartment
   e. Amount of monthly rent, date due, and late fees.
   f. House rules.
   g. Waivers.

ABBREVIATIONS USED IN APARTMENT LISTINGS

1. A/C = Air conditioning
2. Ba = Bathroom
3. Bd = Bedroom
4. Dup. = Duplex
5. DR = Dining Room
6. Ldry = Laundry
7. LR = Living Room
8. Lse. req. = Lease Required
9. WBFP = Wood Burning Fireplace
10. WWC = Wall-to-wall carpet

HOW TO FIND AN APARTMENT

1. Classified ads in the newspaper or trade papers are one of the quickest and simplest ways to find an apartment.
2. Ask friends to see if there are apartments available where they live.
3. Bulletin boards in supermarkets and community centers often advertise apartments for rent.
4. Drive around and look for Rent signs in windows or in yards.
5. College housing director usually has lists of available rental units in a college or university town.
6. Contact local realtors for rental units they may own.

QUESTIONS TO ASK WHEN CALLING ABOUT AN APARTMENT:

1. How much is the rent? Does it cover utilities? If yes, which ones?
2. Is a lease required? If yes, what is the time period?
3. What is the location? Is it near public transportation?
4. What condition is the apartment in?
5. Are pets allowed?
6. How many parking spaces are provided?

OPTION #2^^STUDENT

Name ________________________________ Class ________________

HOUSING CASE STUDIES

INSTRUCTIONS: Read the following case studies and answer the questions that follow them.

CASE #1--"WHICH ONE?"

Harold and Julie Trimbel are a young couple who are just moving into town. They will be moving back to their previous location in 24 months, after Harold completes a junior college program. Right now they are living in a motel and hunting desperately for an apartment. Their income totals $980.00 per month. They have looked at dozens of apartments and are undecided between two which are just about perfect for their needs.

One apartment is furnished and rents for $170.00 per month. Utilities are not included, except for water. They expect gas and electricity costs to average about $45.00 per month.

The other apartment is only partly furnished and rents for $145.00 per month. Utilities are furnished, except for electricity. They expect the electricity would average $25.00 per month. They feel they could secure the furniture they would need for about $700.00.

Which apartment would you recommend they rent?

Would you suggest they forget both of these apartments and find something less expensive?

CASE #2--"TROUBLES"

You live in an apartment building with problems! Some problems you can solve and some you probably cannot. Here's the situation. Using a separate sheet of paper, write your answer to each problem.

1. You accidentally break a full length mirror which is mounted on a bedroom door. Who is going to pay for replacing it, you or the landlord? Why?
2. The sun has really faded the wallpaper in one room. You feel you just have to have the room re-papered. Is the cost going to be yours or the landlord's? Why?
3. One of the wall sockets in the living room seems to spark down inside each time you plug something into it. You can hear it "crackle" and you can faintly smell hot metal. You feel that it should be repaired. Will this cost you or the landlord? Why?
4. On two occasions you have noticed a rat run from the apartment garage to a small hole under the foundation of the apartment building. UGH! You tell the landlord. Is he/she required to do something about the rats? If so, why?

OPTION #3^^^STUDENT

Name ______________________________ Class ________________

RENTER'S VOCABULARY

Complete the definition for each term:

1. Eviction:
2. Grace period:
3. House Rules:
4. Housing Code:
5. Landlord:
6. Lease:
7. Lessee:
8. Lessor:
9. Premises:
10. Provisions:
11. Rental Agreement
12. Security Deposit:
13. Sleeping Room:
14. Studio/Efficiency Apartment:
15. Sublease (Sublet):
16. Tenant:
17. Terms (of the lease):
18. 30-day Notice:
19. Waiver:
20. Violation:

Answer the following questions.

21. List four kinds of housing:
    a.
    b.
    c.
    d.

22. List three ways to find a place to live:
    a.
    b.
    c.

23. The following are common abbreviations used in housing ads. Write the complete definition for each abbreviation:
    a. A/C
    b. Ba
    c. BR
    d. Dup.
    e. Lse. req.
    f. Pvt. Ent.
    g. WBFP
    h. DR
    i. Ldry
    j. Furn. Kit.
    k. LR
    l. No Lse
    m. Util. Incl.
    n. WWC

24. Using the abbreviations, translate the following ad:
    Apartments, unfurnished
    2 BR, 1 BA w/furn. kit.
    A/C. nr bus: $450 mo..
    no Lse, 555-8550.

RENTER'S VOCABULARY--KEY

Complete the definition for each term:

1. Eviction: A notice from the landlord requiring the tenant to move out for non-payment of rent or breaking the rules of the lease. Eviction notices normally give 30 days in which to vacate the premises.
2. Grace period: A short period of time following the date the rent is due in which the tenant has time without penalty to make the payment
3. House Rules: Specific rules required by the landlord and included in writing in the lease. These are in addition to normal or common terms of the lease.
4. Housing Code: A city's housing code stipulates the type of buildings or units that may be constructed in a certain area or neighborhood. For instance, the housing code may prohibit mobile homes within the city limits.
5. Landlord: The manager of the rental unit; collects the rent; also called the lessor.
6. Lease: The written legal agreement between the lessor and the lessee which states specific terms of the agreement: date, rental period, monthly rent, date due, name and address of landlord, and so forth.
7. Lessee: The person renting the apartment from the landlord. Also referred to as the tenant.
8. Lessor: The manager of the rental unit collects the rent. Also referred to as the landlord.
9. Premises: The rental unit and grounds.
10. Provisions: Parts of the rental agreement or lease agreement.
11. Rental Agreement: A written or verbal agreement to rent a specific property for a certain monthly fee. Usually there is no termination and renewal period as with a lease. It continues until either party decides to terminate the agreement with a 30 day notice.
12. Security Deposit: Amount of money paid at time of renting which covers damages to apartment by the tenant during the rental period. The amount of security deposit required may be from $50.00 to one month's rent.
13. Sleeping Room: Furnished bedroom with no cooking facilities. The bathroom may be shared.
14. Studio/Efficiency Apartment: A large room which serves as a living area by day and a bedroom at night. The sofa converts to a bed. A compact kitchen is usually included.
15. Sublease (Sublet): To allow another person to move in and fulfill the tenant's part of the lease if original tenant must move out before the end of the lease period.
16. Tenant: The person renting the apartment from the landlord. Also referred to as lessee.
17. Terms (of the lease): The specific items about which the lessor and lessee agree upon in the lease. Some "terms" may be negotiated, such as date rent is due, or which utilities are included in the monthly rent.

18. 30-day Notice: Either landlord or tenant must give the other a 30-day notice of intent to move out or terminate the lease or rental agreement.
19. Waiver: A statement in a lease to give up certain rights or provisions. For instance, a landlord may waive the right to a 30-day notice by the tenant, if the tenant is transferred to another city.
20. Violation: A tenant who does not live up to the agreed upon terms of the lease.

Answer the following questions.

21. List four kinds of housing: (ANY OF THE FOLLOWING: STAY WITH PARENTS, SINGLE ROOM, DORMITORY, APARTMENT, CONDOMINIUMS, TOWNHOUSES, COOPERATIVES, MOBILE HOMES, SINGLE-FAMILY HOME)

22. List three ways to find a place to live: (ANY OF THE FOLLOWING: CLASSIFIED ADS, FRIENDS, BULLETIN BOARDS, DRIVE AROUND, COLLEGE HOUSING DIRECTOR, REALTORS)

23. The following are common abbreviations used in housing ads. Write the complete definition for each abbreviation:
    a. A/C = Air Conditioning
    b. Ba =Bathroom
    c. BR = Bedroom
    d. Dup. = Duplex
    e. Lse. req. = Lease Required
    f. Pvt. Ent. = Private Entrance
    g. WBFP = Wood Burning Fireplace
    h. DR = Dining Room
    i. Ldry = Laundry
    j. Furn. Kit. = Furnished Kitchen
    k. LR = Living Room
    l. No Lse = No Lease
    m. Util. Incl. = Utilities Included
    n. WWC = Wall to wall carpet

24. Using the abbreviations, translate the following ad:
    Apartments, unfurnished
    2 BR, 1 BA w/furn. kit.
    A/C. nr bus: $450 mo..
    no Lse, 555-8550.

    (2 BEDROOMS, 1 BATHROOM, WITH FURNISHED KITCHEN, AIR CONDITIONING, NEAR BUS, NO LEASE)

OPTION #4^^^STUDENT

Name ______________________________ Class _______________

CONSIDERATIONS WHEN LOOKING FOR AN APARTMENT

Complete the following lists to aid you in your apartment search.

1. List at least five NEEDS:
   a.
   b.
   c.
   d.
   e.

2. List your WANTS:
   a.
   b.
   c.
   d.

3. List things to AVOID:
   a.
   b.
   c.
   d.
   e.

4. How much can you afford to spend on housing? (Use the formula discussed in class, based on your current job, or a base salary of $1,000.00 per month.) ______________________

5. Use the classified ad section of the newspaper. Select two ads for apartments that meet your needs, some of your wants, and that you can afford. Tape the ads in the space provided on the following pages, then answer the questions following each ad.

Ad #1:

How does this apartment meet your NEEDS?

Which of your WANTS does apartment provide?

What is the monthly rent? ____________________

Can you afford it (with or without a roommate)? ____________________

a. Are utilities included? If yes, which ones?

b. Can the lessor give an estimated cost of the other utilities?

c. Is a lease required? If yes, what is the time period?

d. What is the location?

e. What is the condition of the apartment (age, fresh paint, clean)?

f. Is the apartment furnished? If yes, what type of furnishings?

g. Are pets allowed?

h. How many parking spaces are provided?

Ad #2:

How does this apartment meet your NEEDS?

Which of your WANTS does apartment provide?

What is the monthly rent? ____________________

Can you afford it (with or without a roommate)? ____________________

a. Are utilities included? If yes, which ones?

b. Can the lessor give an estimated cost of the other utilities?

c. Is a lease required? If yes, what is the time period?

d. What is the location?

e. What is the condition of the apartment (age, fresh paint, clean)?

f. Is the apartment furnished? If yes, what type of furnishings?

g. Are pets allowed?

h. How many parking spaces are provided?

6. After selecting an apartment, compute the following costs of Up-Front Money:

   First month's rent ______________________________

   Last month's rent ______________________________

   Security deposit ______________________________

   Total amount needed to rent the apartment ____________________

7. Total your monthly rental costs:

   a. Rent ____________________

   b. Utilities (estimate) ____________________

   c. Renter's Insurance ____________________

   d. Total monthly cost (Add 1,2, and 3) ____________________

UNIT: Money Management **LESSON:** Buying a House

COMPETENCIES:

1. Given a family profile, determine the family's housing needs.
2. Choose a house for a family according to their needs and financial capabilities.
3. Plan a budget for a family.
4. Define housing terms.
5. Explain what a mortgage is and the types available.

INTRODUCTION:

Although everyone has a dream house, most people will find that when the time comes to buy a house, their dream house is just not affordable and perhaps not even practical. A few of you may be able to afford a spacious and beautiful house up on the hill with a basketball court in the basement and a swimming pool and tennis court outside. However, most people will have to settle for a nice little three bedroom, average-sized house in a cozy, conventional neighborhood.

Today in class each of you will be someone else for the class period. A "Family Profile Sheet" will tell you what age you are, who is in your family, what your income is , and what your debts are. Some of you will be old, some young, some married, some single, some rich, some poor, but all of you will have one thing in common--you will all be looking for a house to buy. For some of you that will be an easy and pleasant task, for others it will be more difficult and less pleasant; however, all of you must buy a house or find an apartment to rent and establish a savings plan that will enable you to buy in the future.

LESSON OPTIONS/SUPPLIES:

TEACHER NOTE: This is a very detailed lesson, but don't be afraid to use it, just be prepared. It would be helpful if students brought calculators to class to help complete the math equations.

OPTION #1
HOUSE VERSUS HOME DISCUSSION--Complete discussion. [Information--"House Versus Home"]

OPTION #2
HOUSING TERMS--Review the terms used in purchasing a home. [Information--"Housing Terms"]

OPTION #3
BUYING A HOUSE activity. This activity is a little difficult for some students, so review it very carefully with the class and then provide individual help, as needed. [Information--"Buying A House", "Family Profile Sheet" and "Choosing a House" for each student]

OPTION #4
BUDGET--Have students complete a budget sheet for their family, using the mortgage payment they have computed in Option #1 to assure that the budget is workable. ["BUDGET" sheet for each student]

OPTION #5
WHEEL OF LIFE OPTIONS:

#29--GETTING A HOME LOAN--You and your spouse have decided to build or buy a new home. The home you have decided upon will cost approximately $80,000. Tell the class how to qualify for a loan, the types of loans available, and all the costs involved (including closing costs). Tell us who you spoke to and what the process will be of getting this loan. Compute the total cost you will have paid at the end of a fifteen year loan and a thirty year loan.

#30--PURCHASING A HOME--You and your spouse have decided to purchase a new home. You have discussed this with your children and have a list of wants and a list of needs. As you consider your resources, some items on the lists must be eliminated or altered. Tell us about this process and share your final list and profile of the house you want. Now go shopping for this home and report what you find. What types of homes are available and at what cost? Where were these homes located and was the location satisfactory? How did the location affect the price of the home? What other factors came into play? Finally, share with the class your decision and the home you have decided to buy.

#31--BUILDING A HOME--You and your spouse have looked for a home to buy, but cannot find one that meets your needs. You have decided to build a home. Interview someone who has been through this process and share with the class the experiences they have had. How did it affect them financially? What emotional impact did it have on them individually and as a couple? Now continue to go through the process of building your home. Tell us about the selection and purchase of a lot, the selection and purchase of house plans, the selection of a contractor and what the contractor will do for you. Tell if you have decided to use an interior designer and, if so, what this person will do for you. Tell us what types of interior and exterior finishes you have decided on and how you agreed on these selections. Who was in charge of the building process? Who did the contractor speak to when a question or concern was discussed?

#32--FURNISHING A HOME--You have just purchased or built a new home and you are in need of some furnishings. Tell us how you will furnish your home which includes two bedrooms, 1 bathroom, a kitchen, dining room, formal living room, and a family room. Did you use an interior designer? If so, what did this person do for you and how much did it cost? As a family, how did you decide on the furnishings? Explain all costs in detail.

SUMMARY:
Buying a house is a very complicated process, and should be done with much forethought as to the needs and desires of the family.

TEST BANK:

1. What three items make up the final mortgage payment?
   (LOAN PAYMENT, INSURANCE, PROPERTY TAXES)
2. Name three different types of loans.
   (ANY OF THE FOLLOWING: VA, FHA, ARM, CONVENTIONAL, STATE LOAN.)
3. Name three things to be considered when choosing a location of a home.
   (ANY OF THE FOLLOWING: LOCATION OF SCHOOLS, STORES, AND CHURCHES, PUBLIC TRANSPORTATION, TRAFFIC, NEIGHBORHOOD, EMPLOYMENT)
4. When determining the amount of money that you can afford to spend on a house, your mortgage payment, plus your other bills should not exceed what percentage of your net income? (36-41%)

HOUSE VERSUS HOME

Discuss the difference between a house and a home.
A house is merely a structure in which people live.
A home is a place where a person finds comfort, support, and love from people close to him or her.

Discuss the class what personal space and privacy is needed in a home.
Do they have all of the privacy at home that they require?
Must each child have his/her own bedroom?
If siblings share a bedroom, how can they retain ample privacy? How?

It is important that a house meet the physical needs of a family in five different areas:

1. Space for possessions such as books, recordings, clothes, furnishings, pictures, hobbies, etc.
2. Space for activities such as personal hygiene, entertaining, cooking, exercising, hobbies, etc.
3. Comfort plus clean shelter from the weather.
4. Safety to protect the family and possessions and prevent accidents.
5. Energy needs such as heat, cooling, cooking, lights, water, etc.

Consider all choices that are available in housing. There are three questions that family needs to consider when selecting their residence:

1. Where will I live?
   The location to jobs, schools, churches, shopping areas, medical facilities, bus stops, family members, etc. The needs of each family member should be considered. The type of neighborhood should also be considered.
2. What kind of residence will I live in?
   There are many options available. Some considerations are a duplex, triplex, townhouse, single family dwelling, twin house, condominiums, mobile homes, multiple family units, etc.
3. How much can I afford?
   This is based not only on income, but also on each family's financial obligations and personal needs.

HOUSING TERMS

1. ABSTRACT: A short legal history of a piece of property, tracing its ownership title through the years. An attorney or title insurance company reviews the abstract to make certain the tile is free from any defects.
2. AMORTIZATION: A payment plan by which the borrower reduces debt gradually through monthly payments of principal.
3. APPRECIATION: An increase in the value of property.
4. APPRAISAL: An evaluation of apiece of property to determine its value; that is, what it would sell for in the marketplace.
5. ASSESSMENT: The value placed on property for purposes of taxation; may also refer to a special tax due for a special purpose, such as a sewer assessment.
6. ASSUMPTION OF MORTGAGE: The promise by the buyer of the property to be legally responsible for the payment of an existing mortgage. The purchaser's name is substituted for the original mortgagor's (borrower's) name on the mortgage note and the original mortgager is released from the responsibility of making the mortgage payments. Usually the lender must agree to an assumption.
7. CLOSING: The final step in the sale and purchase of a property, when the title is transferred from the seller to the buyer; the buyer signs the mortgage, pays settlement costs; and any money due the seller or buyer is paid.
8. CLOSING COSTS: Sometime closing costs are called settlement costs. The are costs in addition to the price of a house, usually including mortgage origination fee, title insurance, attorney's fee, and prepayable items such as taxes and insurance payments collected in advance and held in an escrow account.
9. COMMISSION: Money paid to a real estate agent or broker by the seller as payment for finding a buyer and completing a sale. The commission is usually a percentage of the sales price and is explained in the purchase agreement.
10. POINTS: An amount equal to 1% of the principal amount of a loan. Points are a one-time charge collected by the lender at closing to increase the return on the loan. In FHA or VA loans, the borrower is not allowed to pay any points.
11. PRINCIPAL: The amount of money borrowed which must be repaid, along with interest and other finance charges.
12. REAL ESTATE: Land and the structures thereon. Also anything of a personal nature such as tress, minerals, and the interest and rights in these items.
13. REALTOR: A real estate broker or an associate holding active membership in a local real estate board affiliated with the National Association of Realtors.
12. HAZARD INSURANCE: Insurance which protects against damage caused to property by fire, windstorm, or other common hazards. This type of insurance is required by many lenders to be carried in an amount at least equal to the mortgage.
13. HOMEOWNERS INSURANCE: Insurance that covers the house and its contents in the case of fire, wind damage, theft, and covers the homeowner in case someone is injured on the property and brings suit.
14. HUD: The U.S. Department of Housing and Urban Development.

15. INTEREST: A charge paid for borrowing money. Also a right, share or title in property.
16. LIEN: A hold or claim which someone has on the property of another, as security for a debt or charge; if a lien is not removed (if debt is not paid), the property may be sold to pay off the lien.
17. MORTGAGE: A special loan for buying property.
18. EASEMENT: The right to use land owned by another. For instance, the electric company has easement rights to allow their power lines to cross another's property.
19. EQUITY: A buyer's initial ownership interest in a house that increases as he/she pays off a mortgage loan. When the mortgage is fully paid, the owner has 100% equity in the house.
20. ESCROW: Money or documents held by a third party until all the conditions of a contract are met.
21. FHA: Federal Housing Administration--a division of the U.S. Department of Housing and Urban Development (HUD). Its main activity is to insure home mortgage loans made by private lenders.
22. FINANCE CHARGE; The total of all charges one must pay in order to get a loan.
23. FORECLOSURE: The legal process by which a lender forces payment of a loan (under a mortgage or deed of trust) by taking the property from the owner (mortgagor) and selling it to pay off the debt.
24. CONTRACTOR: A person or company who agrees to furnish materials and labor to do work for a certain price.
25. CONVENTIONAL LOAN: A mortgage loan which is NOT insured by FHA or guaranteed by VA.
26. CREDIT RATING: A rating or evaluation made by a person or company (such as a Credit Bureau) based on one's present financial condition and past credit history.
27. CREDIT REPORT: A report usually ordered by a lender from a credit bureau to help determine a borrower's credit rating.
28. DEED: A written document by which the ownership of property is transferred from the seller (the grantor) to the buyer (the grantee).
29. DEPRECIATION: A loss or decrease in the value of a piece of property due to age, wear and tear, or unfavorable changes in the neighborhood; opposite of appreciation.
30. EARNEST MONEY: A cum of money given to bind a sale of real estate.
31. TITLE: The rights of ownership of particular property, and the documents which prove that ownership (commonly a deed).
32. TITLE SEARCH: An examination of public records to uncover any past of current facts regarding the ownership of a piece of property. A title search is intended to make sure the title is marketable and free from defects.
33. VA: Veterans Administration--the VA guarantees a certain proportion of a mortgage loan made to a veteran by a private lender. Sometimes called "GI" loans, these usually require very low down payments and permit long repayment terms.
34. ZONING: The power of a local municipal government (city or town) to regulate the use of property within the municipality.

BUYING A HOUSE

This assignment can be a bit difficult for some students. For other students it will be much easier. As the teacher, be sure to review the information thoroughly and make certain that you understand each step before presenting it to the class. The "Family Profile Sheet" must be completed before the class begins. It does take time to prepare one for each student. As you complete the income blanks, keep in mind that the average person has 25-30% of his/her income deducted by taxes, social security payments, etc. A few students in the class should be wealthy, a few should be poor; the majority of the class should fall into the average income range. It is easier for the teacher and students if each student can afford to buy something, even if it is a very small home.

When writing the ages on the Family Profile Sheet, be sure that a few students get the opportunity to be retired. For those students, write retired in the occupation blank. Let the rest of the students choose their own occupations with their assigned income. Allow some of them to have equity on a present home and some to be buying a first home with no equity.

After giving each student a "Family Profile Sheet", review it as a class, discussing each section. Explain that as they select a house, it is important to keep in mind the ages of the children living at home and what their needs might be. Also, explain that child support and alimony, listed under income refers to money received. If you pay child support and alimony you must list them under "debts" to be paid out to another family somewhere. It is possible for a family to have children living at home and to also be paying child support to another family. Alimony and child support may be listed under debts or credits, depending upon whether you pay or receive the money.

The students can sell the items listed under "debts" that are followed by an asterisk (*); however, it will just eliminate the debt. They can not make a profit from the sale of any item(s). Explain that their assets can be used as a down payment, except for the IRA, which can be used only if they are over 59-years of age.

The equation at the bottom of the Family Profile sheet will help them determine how high their mortgage payment can be. The final payment should not exceed 36%-41% of their total gross income.

The second part of this activity is completed on the sheet, "Choosing A House". Have them complete the sheet according to the family they have been assigned on the "Family Profile Sheet". This will help them in looking for a house.

The third part of this activity is to actually find the family a house. Gather the free booklets at the grocery store with house listings and bring them to class for the students to use. The final mortgage payment cannot exceed the 36-41% boundaries computed from the "Family Profile Sheet". They will also need help in computing the property tax payment and insurance costs.

Closing costs are begin omitted in this class because they are too complex to cover in this class. In reality, they would consumer $1500-$6000 of their housing budget.

NOTE: The final monthly mortgage payment should be about 1% of the total amount of the loan. To compute the approximate monthly payment toward property tax, use this equation:

Total amount of house X .01 divided by 12.

For example: $120,000 X .01 = $1,200
$1200 divided by 12 = $100
The monthly tax payment = $100

To estimate the insurance costs, use this chart:

0-$50,000 = $10.00 per month
$50,000-$100,000 = $20.00 per month
$100,000-$150,000 = $25.00 per month
$150,000-$200,000 = $50.00 per month

To compute the amount for the loan itself, get a mortgage calculator from a title insurance company or realtor. The amortization schedule will show the amount of principle and the amount of interest for the total duration of the loan. (You may ask a banker to prepare a loan amortization schedule for you to share with the class. It shows each month's payment broken down into interest, principal and balance. A $50,000 loan at 9% interest for thirty years will amount to a total payment of $144,819.21 to the bank. That equals $94,819.21 in interest being paid to the bank.) After finding the monthly payment, each student will need to add the property tax and insurance payments to get the final monthly mortgage payment (this is all computed on the activity sheet). Stress to the students that the payment cannot exceed the amounts computed at the bottom of the "Family Profile Sheet".

OPTION #3^^STUDENT

Name____ Class __________________

FAMILY PROFILE SHEET

Age: __________

Marital Status:

___Single ___Married ___Divorced ___Remarried ___Widowed

Number of children living at home, gender and ages:

1. ____
2. ____
3. ____
4. ____
5. ____
6. ____
7. ____
8. ____

Occupation: ____

Monthly Gross Income: ______________________________

Monthly Net Income: ______________________________

Spouse Occupation: ____

Monthly Gross Income: ______________________________

Monthly Net Income: ______________________________

Additional Income:

Child Support: ____________________________________

Alimony: ____

Dividends on stocks and bonds (monthly): __________________

Debts:	Monthly payments	Item	Total amount left to pay
		Car*	
		Truck*	
		Motorcycle*	
		Furniture*	
		Second Mortgage	
		Credit Cards	
		Boat*	
		Camper*	
		Child Support	
		Alimony	
		Stereo*	
		School loans	
		Medical Bills	

(* You may opt to sell these items. However, you will not receive a profit, only eliminate your debt.)

Assets:	Amount:
CDA	
Savings	
IRA	
Savings Bonds	
Equity on present home	

Gross income(s) + additional income X .36 = ____________________

Gross income(s) + additional income X .41 = ____________________

OPTION #3^^^STUDENT

NAME ______________________________ CLASS ______________

CHOOSING A HOUSE

Whenever a family decides to buy a house, the needs and the wants of all family members must be considered. Using your "Family Profile Sheet", circle the options listed below which are "needs", then place a check mark beside those items which are "wants". Be certain, when selecting a house to buy, that all items marked as "needs" are included in the house. Which of these considerations would be important to your family?

large kitchen
separate dining room
family room
fireplace
3-car garage
2-car garage
1-car garage
carport
office
central air conditioning
swamp cooler
patio

6 bedrooms
5 bedrooms
4 bedrooms
3 bedrooms
2 bedrooms
1 bedroom
large yard
small yard
no yard
no basement
partially finished basement
fully finished basement

fenced yard
automatic sprinkling system
swimming pool
game room
storage shed
two-story
storage room
rambler
deck
split level

Following each of the statements found below, use the "Family Profile Sheet" to explain whether this consideration is important to your family and why or why not.

1. Location in a particular city or community
2. Location of schools
3. Type of neighborhood
4. Location to employment
5. Location to church
6. Location to stores or malls
7. Space for entertaining
8. An impressive home
9. Number of stairways in the house
10. Easy to clean.

11. Amount of yard work
12. Amount of traffic nearby
13. Availability of public transportation

Address of desired home: ______________________________
____

Picture of home:

Cost of desired home: ______________________________

Amount of down-payment: - ______________________________

Total amount of loan needed: ______________________________

Type of loan desired: ______________________________

Percentage of interest: ______________________________

How many years will the loan last? ______________________________

Monthly payment for loan ______________________________

Property tax payment (monthly) +______________________________

Insurance costs (monthly) + ______________________________

Total mortgage payment =______________________________

Why did you choose this type of loan?

Which options in this house are good for the family?

Which options may not be good for the family?

OPTION #4^^^STUDENT
NAME ______________________________ CLASS ______________

BUDGET

1. Mortgage payment ______________
2. Utilities:
   - Electricity ______________
   - Gas ______________
   - Water, garbage ______________
   - Phone ______________
3. Food ______________
   - Lunch for those not eating at home ______________
4. Clothing ______________
5. Monthly payments on loans or bills:
   (Please identify from "Family Profile Sheet")
   - ______________ ______________
   - ______________ ______________
   - ______________ ______________
   - ______________ ______________
   - ______________ ______________
6. Transportation: Insurance ______________
   - Gas/Oil ______________
   - Repair ______________
7. Recreation ______________
8. Child care (for work and recreation) ______________
9. Newspapers/Magazines ______________
10. Medical/Dental/Medication ______________
11. Miscellaneous ______________
12. Gifts/Christmas ______________
13. Personal spending money ______________
14. Spending money for children ______________
15. Private lessons/Preschool ______________
16. Household Maintenance ______________
17. Laundry/Dry-cleaning ______________

TOTAL ______________

Does this budget allow for the family to have enough money for any "extras"?

UNIT: Money Management **LESSON:** Insurance

COMPETENCIES:
1. Identify the different types of life insurance.
2. Compare different types of auto insurance.
3. Identify different types of medical insurance.
4. Appraise needs of life, health and auto insurance.

INTRODUCTION:
Write the letters in the word insurance on the board in random order. (SCEINNUAR). Tell the students this is something that will affect the type of car they purchase, the doctors they see, along with many other decisions.

LESSON OPTIONS/SUPPLIES:

OPTION #1
"INSURANCE"--Using the information provided, discuss the different types of insurance with your students or have them read similar information from a text. [Information--"Insurance"

OPTION #2
SPEAKER--Arrange for an insurance agent to speak to your class about auto insurance. Have the students complete the worksheet while the agent is speaking. Give the speaker a copy of the worksheet prior to the class in order to have all the items discussed. [Worksheet-- "AUTO INSURANCE" for each student, Information--"Auto Insurance Terms--Key"]

OPTION #3
CROSSWORD PUZZLE--Have the students complete the insurance crossword puzzle. ["Insurance Crossword Puzzle" for each student, Information--"Insurance Crossword Puzzle Key"]

OPTION #4
Have students investigate different health insurance policies. Compare costs, benefits, coverage, cancellation practices, etc. What advantages are there to different types of health insurance, such as hospital expense, major medical, income replacement, etc?

OPTION #5
WHEEL OF LIFE REPORTS:

#35--CAR INSURANCE--You have an old car that your grandparents have given to you. You've decided that you are ready to buy something with a little more class. By working part-time you have saved a fair amount of money and are looking into the purchase of a well-known sports car. Tell the class what the cost of insurance was on your old car and what it will be on your new sports car. What different options must you decide on and what costs are associated with them? What discounted rates are available for non-smokers, good students, etc.?

#36--HOME OWNERS INSURANCE--You have just purchased an $80,000.00 home and are looking at homeowner's insurance. Look at a minimum of two insurance companies. Tell the class what different options are available and what types of insurance you might choose. What are the costs and what benefits are available? How will the actual payment be made? What would it cost to add flood insurance or earthquake insurance?

#37--LIFE INSURANCE--You and your spouse have decided that it is is time to get some life insurance. You are both employed full time and have four children. You have a lovely $80,000 home and two cars. Speak to a broker from at least two companies and detail all the benefits and costs involved.

SUMMARY:

Insurance is an integral part of financial planning. Selecting the correct type of insurance is an individual decision based on personal needs and preferences.

TEST BANK:

1. List five factors used in figuring auto insurance costs: (AGE OF DRIVER, SEX OF DRIVER, DRIVING RECORD, MARRIED OR SINGLE, COLOR OF CAR, WHERE YOU LIVE, VALUE OF CAR, HOW IS CAR USED, GRADES, NUMBER OF CARS, NUMBER OF POLICIES WITH COMPANY, NON-SMOKER)
2. What does "DUI" stand for? (DRIVING UNDER THE INFLUENCE.)

MATCH THE FOLLOWING:

3. _B_ Liability
4. E.A Uninsured motorist
5. _E_ Comprehensive
6. _C_ Home Owners
7. _G_ Renters Insurance
8. A.F Uninsured Motorist
9. _D_ Life Insurance

A. Provides immediate medical coverage.
B. Covers other person's property damage and injuries.
C. Covers property and house contents against earthquake, flood, and theft.
D. Covers future life or income.
E. Covers your car when you are at fault. Includes theft or hitting an animal, etc.
F. Immediate medical coverage, no matter who is at fault.
G. Exactly like homeowners except covers only property.

CIRCLE THE CORRECT ANSWER:

10. Unmarried males under 25 years of age have the same rates as an unmarried female. T [✓ F]
11. Insurance rates are based on risk factors. [✓ T] F
12. Car insurance goes with the driver and not the car. T [✓ F]
13. Whole life insurance is usually cheaper than term insurance. T [✓ F]
14. Accidents stay on one's driving record for two years. T [✓ F]
15. Red cars get up to five times as many citations. [✓ T] F
16. If one does not file any auto claims within the year, they get up to 50% of their premium refunded. T [✓ F]

INSURANCE

LIFE INSURANCE

TERMS TO KNOW:

1. Policy: legal contract issued by the insurance company in your name.
2. Premium: the amount of money you pay for your insurance.
3. Beneficiary: the person you designate to receive the benefits of the policy upon your death.
4. Face amount: the amount of money that will be paid to the beneficiary upon your death.

REASONS FOR PURCHASING LIFE INSURANCE:

1. Take care of immediate expenses at death.
2. Helps a family maintain an adequate level of living if a wage earner dies.
3. Pay off the mortgage on a home.

TYPES OF LIFE INSURANCE:

1. Term Insurance: Term insurance has the lowest premiums, but it builds no equity. It covers you for a specified term or period of time. Once the term expires, you are no longer insured. Term insurance is designed to offer protection during a time when financial responsibilities are great, but money to pay premiums is limited.
   a. Renewable Term Insurance--When this type of policy expires, you can renew it without taking another physical examination. However, the premium increases each time the policy is renewed.
   b. Decreasing Term Insurance--At the beginning of the term, the face amount is large. The face amount gradually decreases to nothing by the end of the term. The premium remains constant throughout the term of the policy.
2. Whole Life Insurance: Designed to cover a person's entire life and to build equity or cash value. The earlier you buy a whole life policy, the lower the premiums are. The advantages of whole life are that it offers protection for your entire lifetime and that is builds cash value or equity. It can be used as collateral for a loan or a future retirement plan.
3. Other Types of Insurance:
   a. Adjustable Life Insurance: Flexible insurance. It offers varying premiums, benefits, and savings. Savings are generally invested in assets with a fixed rate of return such as bonds and government securities.
   b. Universal Life Insurance: Its main feature is that the two parts--protection and savings--are clearly separated and that the amounts of both parts can be changed. You can increase or decrease the amount of protection. You can add or withdraw money from the savings part of this policy.
   c. Variable Life Insurance: You pay a level premium. Part of the money provides protection. The rest goes into savings invested in equity products such as stocks listed on the stock market.

HEALTH INSURANCE

1. TYPES OF HEALTH INSURANCE:
   a. Major Medical Insurance: Covers many out-of-hospital costs. It may also extend your basic policy and any additional days of hospital care.
   b. Catastrophic Insurance: Often included in major medical insurance policies. It covers the costs of intensive care, heart surgery, or long illness.
   c. Group Insurance Policies: Are usually less expensive than individual policies. Most employers now offer group health insurance to their employees, with the employers paying a share of the cost and sometimes all of it.
      1. Deductible Clause: States that the insured will pay the first expense as stated, which may be $200, $500, etc. The insurance company will pay the difference.
      2. Co-insurance: States that the policyholder will pay a certain percentage of the costs, perhaps 20-25%, while the insurance company will pay the rest.
      3. Stop-loss Protection: Offered by a growing number of companies. It becomes more important as the cost of deductibles and co-insurance payments rise. Stop-loss protection limits your out-of-pocket co-insurance payments.
      4. Right to Transfer: Give you the right to continue your group policy even if you leave the group.
      5. Maximum benefits: Sets a limit on the benefits that you can collect over your lifetime.
   d. Health Maintenance Organization (HMO): You pay a set fee on a regular basis. You must, however, go to a doctor that works for the HMO. Make certain to check the qualifications of the doctors and the facilities.
   e. Preferred Provider Organization (PPO): Has characteristics in common with both HMO's and fee-for-service health insurance. It offers lower cost care than an HMO. It also allows freedom of choice that fee-for-service plans offer. In a PPO, an employer has a contract with a group of doctors. These doctors agree to provide medical care for employees that what is essentially a group discount rate. While employees are not required to use participant doctors, they are given incentives to do so. In most cases, that means the insurance company will waive your deductible and pay all or most of the bill if you go to a participating doctor. It will pay some, but substantially less, if you go to a non-participating doctor.
   f. Disability Income Insurance: It protects a person or family from loss of income due to illness or disabling injury. It guarantees the continuation of a portion of the wage earner's salary during the time he/she is unable to work.

AUTOMOBILE INSURANCE

LIABILITY

Costs resulting from bodily injury and property damage are covered by liability insurance. The amount of coverage, in dollars, is often stated separately for each. **Bodily Injury Insurance** pays if your car injures or kills someone else. Many companies recommend coverage of $100,000 per injured person with a maximum per accident of $300,000. Damage to property (usually another car) is usually less costly. Coverage of $50,000 is generally considered adequate for property damage insurance. **Liability Insurance** protects you whether you are driving or someone else is driving your car with your permission. You are also protected while driving someone else's car with the owner's permission. The cost of damage to your own car is not covered by liability insurance.

MEDICAL PAYMENT INSURANCE

Certain medical costs for you and your immediate family are covered by medical payment insurance. It covers injuries suffered while riding in your car or in someone else's car. It covers someone who is hit by another car while walking. Guests injured while riding in your car are also covered. The insurance company will pay these medical costs, up to the maximum amount stated in your insurance policy, regardless of who caused the accident.

UNINSURED MOTORIST

You and your immediate family are covered by uninsured motorist insurance against injury by a hit-and-run driver or a driver who has no insurance. You and your family are covered while in your own car, someone else's car, or while walking. Guests injured in your car are also covered. The insurance company will pay just as if it carried the insurance for the unknown or uninsured motorist. Since most drivers do have insurance, this coverage is not expensive. Some policies include it without extra cost.

COMPREHENSIVE

If your car is damaged by fire, flood, earthquake, hurricane, hail or collision with an animal, comprehensive insurance covers the losses. It also covers losses if your car is stolen. Damage by vandals and from many other causes is covered as well. But comprehensive insurance dos not cover damage due to a collision with another vehicle.

COLLISION INSURANCE

The cost of repairing your car if it is damaged in an accident with another vehicle is covered by collision insurance. This insurance also covers repair costs if you run into some other object.

Complete coverage is very expensive. To keep premiums to a reasonable rate, most policies include a deductible clause. In case of damage, you would then have to pay the repair costs up to the deductible amount. The insurance company would pay the rest.

Collecting from an insurance company for damages to a car will probably affect the price of the premium. Renewing the policy the following year will probably cost more. Many insurance companies reward those who don't have accidents by not raising the insurance rates.

NO-FAULT INSURANCE

The driver's own insurance company pays for accident costs no matter who caused the accident. Medical bills are paid promptly. If the person cannot work, the lost income is also paid. No-fault policies pay on the basis of need.

INSURANCE RATES

Insurance rates are based on risk. Risk is the chance of losing something. An insurance company has greater risk when there is a greater change of an accident. The greater the risk to an insurance company, the higher the rates it charges.

RATING TERRITORIES--Higher in cities, lower in rural areas.
COVERAGE--The greater the coverage the higher the rate.
DRIVER CLASSIFICATION--Age, sex, marital status, how much you drive, your driving record also are considered in establishing rates.

Unmarried males under 25 have the highest accident rate.

Unmarried females under 29 have the second highest rate.

Some companies have lower rates for people who have taken behind the wheel driver training courses.

AGE AND TYPE OF CAR--Higher for cars that are more expensive to repair. Rates are higher for sports cars than for sedans.

OPTION #2^^STUDENT
Name ______________________________ Class ______________

AUTO INSURANCE TERMS

DIRECTIONS: While listening to the guest speaker, answer the following questions.

1. Define "Bodily Injury Liability":
2. Define "Property Damage Liability":
3. Define "Collision":
4. Define "Comprehensive Physical Damage":
5. Define "Uninsured and under-insured motorist protection":
6. Define "No-Fault" insurance:
7. List several factors that affect the cost of your insurance:
8. What is "renter's insurance"? What are the advantages of purchasing renter's insurance?

AUTO INSURANCE TERMS--KEY

DIRECTIONS: While listening to the guest speaker, answer the following questions.

1. Define "Bodily Injury Liability":
   (COVERS MEDICAL EXPENSES ON PEOPLE YOU HURT. COMES IN SPLIT LIMITS STATE MINIMUM IS 20/40 (20=AMOUNT/PERSON, 40=AMOUNT/ACCIDENT).

2. Define "Property Damage Liability":
   (WHAT YOU DO TO THE OTHER CAR OR PROPERTY. COME IN ONE AMOUNT, USUALLY THE SAME AS THE 1ST AMOUNT IN BODILY INJURY. STATE MINIMUM 10.)

3. Define "Collision":
   (WHEN THE CAR HITS SOMETHING. DAMAGE THAT OCCURS TO YOUR CAR WHILE YOU ARE DRIVING. DEDUCTIBLE: YOU PAY SO MUCH PRIOR TO THE INSURANCE PAYING.

4. Define "Comprehensive Physical Damage":
   (ALL THE DAMAGE TO THE CAR. WHEN SOMETHING HITS YOUR CAR)

5. Define "Uninsured and under-insured motorist protection":
   (UNINSURED (UM): WHEN THE OTHER PERSON DOES NOT HAVE INSURANCE. THIS INSURANCE WORKS THE SAME AS BODILY INJURY WITH SPLIT LIMITS, ETC. UNDER-INSURED MOTORIST PROTECTION (UIM): SAME THING AS UNINSURED.

6. Define "No-Fault" insurance:
   (PERSONAL INJURY PROTECTION, MEDICAL REIMBURSEMENT FOR IMMEDIATE NEEDS. DEATH BENEFITS. STATE MINIMUM $3000.00 PER PERSON)

7. List several factors that affect the cost of your insurance:
   (GRADES, WHAT YOU DRIVE, AGE, TICKETS, MALES ARE SEVEN TIMES MORE LIKELY AND FEMALES ARE TWO TIMES MORE LIKELY THAN ADULTS TO GET IN AN ACCIDENT.)

OPTION #3^^STUDENT

Name ______________________________ Class _______________

INSURANCE CROSSWORD PUZZLE

WORD LIST:

BENEFICIARY
BODILY INJURY
COLLISION
CO-INSURANCE
COMPREHENSIVE
DEDUCTIBLE
FACE VALUE
NO FAULT
POLICY
PREMIUM
PROPERTY DAMAGE
TERM
VARIABLE
WHOLE LIFE

ACROSS CLUES

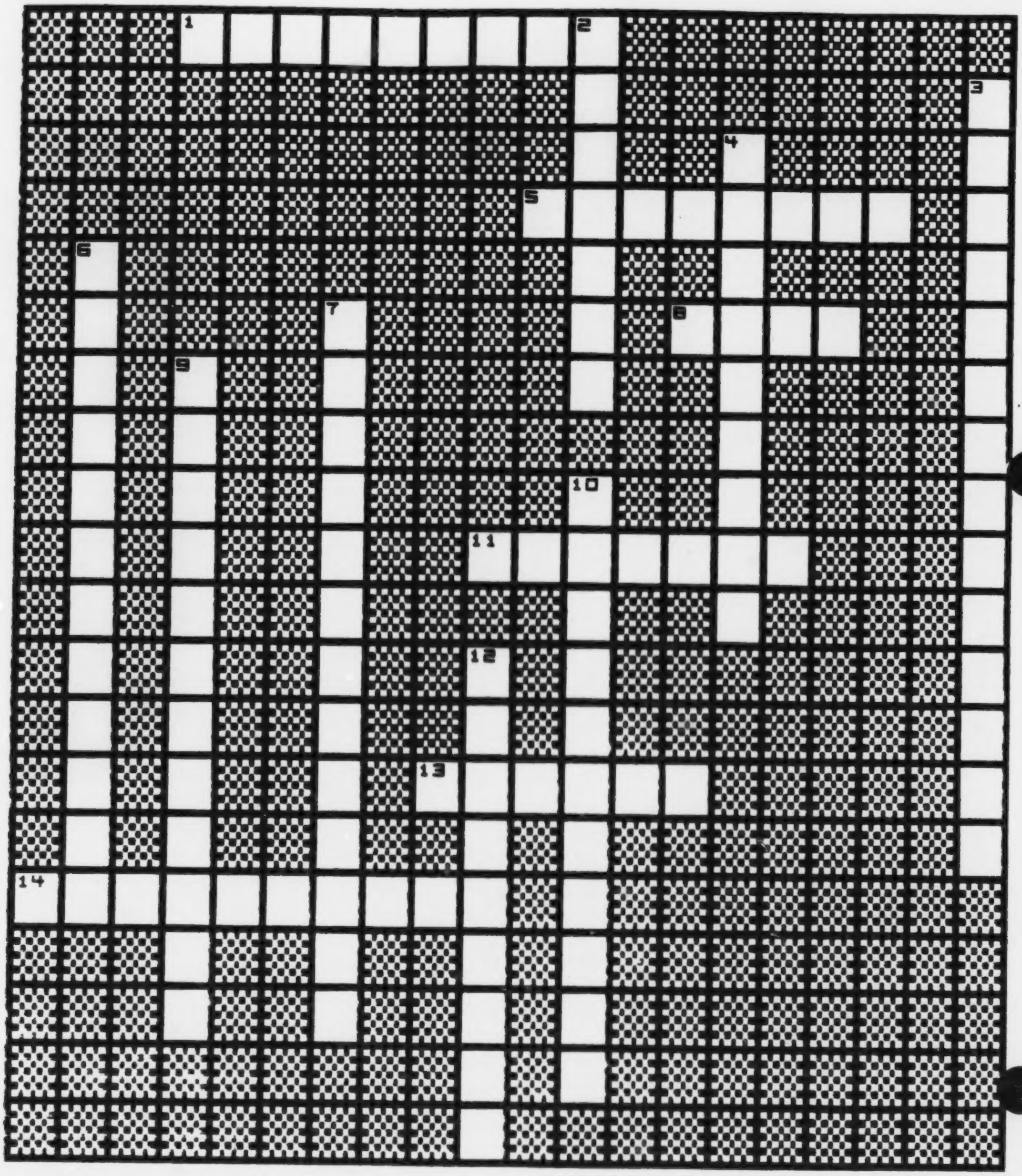
1. __________ insurance for when your car is damaged by collision with another vehicle.
5. Life insurance which offers both protection and savings in the form of investments.
8. Life insurance which covers the policyholder for a specified period of time.
11. Amount of money a policy holder pays each month or year for an insurance policy.
13. Contract issued by an insurance company.
14. A ______________ clause states that the insured will pay the first expense, as designated.

DOWN CLUES

2. Car insurance which eliminates the legal process of proving who is at fault in an accident.
3. _______________ liability insurance pays for legal defense and the damage your car causes to other's property.
4. Total amount of money paid to the beneficiary of a life insurance policy upon the death of the holder.
6. States the policyholder will pay a certain percentage of the costs.
7. Protects you when your car is damaged by something other then another vehicle.
9. Pays for damages and legal defense if you injure others while driving.
10. Person designated to receive the benefits of the policy upon the policyholder's death.
12. Life insurance designed to cover a person's entire life and to build up cash values.

OPTION #3^^^STUDENT
Name ______________________________ Class ______________

INSURANCE CROSSWORD PUZZLE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INSURANCE CROSSWORD PUZZLE--KEY

ACROSS CLUES

1. __________ insurance for when your car is damaged by collision with another vehicle.
5. Life insurance which offers both protection and savings in the form of investments.
8. Life insurance which covers the policyholder for a specified period of time.
11. Amount of money a policyholder pays each month or year for an insurance policy.
13. Contract issued by an insurance company.
14. A _______________ clause states that the insured will pay the first expense, as designated.

DOWN CLUES

2. Car insurance which eliminates the legal process of proving who is at fault in an accident.
3. _______________ liability insurance pays for legal defense and the damage your car causes to other's property.
4. Total amount of money paid to the beneficiary of a life insurance policy upon the death of the holder.
6. States the policyholder will pay a certain percentage of the costs.
7. Protects you when your car is damaged by something other then another vehicle.
98. Pays for damages and legal defense if you injure others while driving.
10. Person designated to receive the benefits of the policy upon the policyholder's death.
12. Life insurance designed to cover a person's entire life and to build up cash values.

1. COLLISION
2. NO FAULT
3. PROPERTY DAMAGE
4. FACE VALUE
5. VARIABLE
6. CO-INSURANCE
7. COMPREHENSIVE
8. TERM
9. BODILY INJURY
10. BENEFICIARY
11. PREMIUM
12. WHOLE LIFE
13. POLICY
14. DEDUCTIBLE

UNIT: Money Management **LESSON:** Purchasing a Vehicle

COMPETENCIES:

1. Students will review a checklist to use when purchasing a vehicle.
2. Students will analyze the costs of purchasing a vehicle.

INTRODUCTION:

Buying wheels for the first time sounds exciting. Show students a large collage of a wide variety of cars. Which is the car of your dreams? What kind of car does your family drive? What kind of car do you really think you can afford?

LESSON OPTIONS/SUPPLIES:

OPTION #1
FILMSTRIP: WHEELS, DEALS AND YOU--A filmstrip that discusses planning a car purchase, buying new and used cars, and financing, insuring and maintaining the investment. (Available from Money Management Institute Household Financial Services, 2700 Sanders Road, Prospect Heights, Illinois 60070, 19 minutes, $8.00.) Show the filmstrip to the students, while they complete the worksheet. [Filmstrip: 'Wheels, Deals and You", Worksheet--"Wheels, Deals and You" for each student, Information--"Wheels, Deals and You--Key"]

OPTION #2
SPEAKER--Have a car salesman from a local car dealership or loan officer from a bank or credit union come and talk about buying a new or used car. Some key points he/she should discuss include: types of cars, sticker price, costs of options, dealer's costs, sales tax, license fee, types of financing, money down, length of loan, annual percentage rate, upkeep, records, and examples of monthly payments on two or three different models of cars.

OPTION #3
PURCHASING A NEW OR USED CAR--Students will complete assignments that correlate with the lecture. [*Edmund's New and Used Car Price Book*", available at book stores, Transparency"Checklist For Buying A Car", Worksheets--"Determining the Actual Cost of a Car" for each student, Information--"Determining the Actual Cost of A Car--Key"]

SUMMARY:

Buying a car is not a simple decision. Much time and effort must be spent in finding a car that meets your needs and your budget.

TEST BANK:

1. What four questions should you ask yourself when you start shopping for a car?
    a. S--(SHOULD I BUY A CAR?)
    b. T--(TYPE OF CAR--RIGHT FOR YOU)
    c. O--(OPTIONS FOR FINANCING)
    d. P--(PAY FOR THE UPKEEP)
2. What is the formula for deciding how much you can spend on a car? (REGULAR MONTHLY INCOME, DEDUCT FIXED AND FLEXIBLE EXPENSES, REMAINDER IS A REASONABLE MONTHLY CAR ALLOWANCE.)

3. What costs are added to the initial cost of a car? (INSURANCE, LICENSE FEES, TIRES, OIL, ANTIFREEZE, LUBE JOBS, ETC.)
4. What is the sticker price? Is it the final cost? (THE STICKER PRICE IS THE MANUFACTURER'S SUGGESTED RETAIL PRICE PLUS THE PRICE FOR OPTIONAL EQUIPMENT, DESTINATION CHARGES, SHIPPING. THE FINAL COST SHOULD BE 15-20% BELOW STICKER PRICE.)
5. What does the law have to say about mileage figures? (FEDERAL LAW PROHIBITS TAMPERING WITH THE ODOMETER. TAMPERING CAN RESULT IN A FINE AND IMPRISONMENT.)
6. How do you know what a fair price is? (CHECK PRICES FROM CLASSIFIED ADS, DEALER ADS, LOCAL BANKS, CHECK WITH PLACES THAT HANDLE INSURANCE OR USE A USED CAR GUIDE.)
7. What is a takeover? (TAKES ALL OF YOUR MONEY TO MAINTAIN.)

CIRCLE THE CORRECT ANSWER ON THE FOLLOWING QUESTIONS:

8. Ways to learn the approximate retail value of a used car include all but:
   a. checking the classified ads for asking prices on similar makes, models and years.
   b. checking the condition of the car.
   [✓ c. contacting the U.S. Department of Transportation.]
   d. referring to the Official Used Car Guide of the National Automobile Dealer's Association.
9. The greatest advantage to buying a used rather than a new car is:
   [✓ a. lower purchase price.]
   b. lower maintenance costs.
   c. better warranty coverage.
   d. easier financing.
10. Ways to control operating and maintenance costs of owning a car include all but:
   [✓ a. maximum insurance coverage.]
   b. sound driving practices.
   c. prompt corrective maintenance.
   d. routine preventive maintenance.
11. The total cost of an automobile loan can be reduced by all but:
   a. increasing the down payment.
   b. shortening the repayment period.
   [✓ c. lengthening the repayment period.]
   d. shopping for the best credit deal.

CIRCLE THE CORRECT ANSWER:

12. It is illegal to turn back the odometer on a car. [✓ T] F
13. Finding the best purchase price and trade-in allowance is the only really important thing to consider in buying a new car. T [✓ F]
14. The window sticker price on a new car and its options is the price you must pay. T [✓ F]
15. The cost of financing a new car varies with size of loan, rate of interest charged, and length of the repayment period. [✓ T] F

MATCH THE FOLLOWING WORDS TO THEIR MEANING:

a. Depreciation b. Options c. Odometer
d. Trade-in e. Standard Equipment

16. C Gauge that measures and records the number of miles a car has been driven.
17. E Features and equipment that come with a car at no extra cost.
18. A Difference between what you pay for a new car and what you can sell or trade it for later; declining dollar value.
19. B Features and equipment that are available at the buyer's choice for extra cost.
20. D A car you sell or trade to a dealer when buying another car.

OPTION #1^^STUDENT
Name ______________________________ Class _______________

WHEELS, DEALS AND YOU

1. What four questions should you ask yourself when you start shopping for a car?
   a. S
   b. T
   c. O
   d. P
2. Name at least three transportation options other than a car
   a.
   b.
   c.
3. What is the formula for deciding how much you can spend on a car?
4. What costs are added to the initial cost of a car?
   a.
   b.
   c.
   d.
   e.
5. List three things you should look for when buying a new car.
   a.
   b.
   c.
6. What is the sticker price? Is it the final cost?
7. What does the law have to say about mileage figures?

8. What should you look for when buying a used car?
   a.
   b.
   c.
   d.
9. How do you know what a fair price is?

10. What insurance should you have on a car?
    a.
    b.
    c.
    d.
    e.
11. Is a deal safe to buy?

12. How many people take out an installment loan to pay for a car?

WHEELS, DEALS AND YOU--KEY

1. What four questions should you ask yourself when you start shopping for a car?
    a. S--(SHOULD I BUY A CAR?)
    b. T--(TYPE OF CAR--RIGHT FOR YOU)
    c. O--(OPTIONS FOR FINANCING)
    d. P--(PAY FOR THE UPKEEP)

2. Name at least three transportation options other than a car. (BUS, BIKE, WALK, RIDE WITH SOMEONE ELSE, ANY APPROPRIATE ANSWER.)

3. What is the formula for deciding how much you can spend on a car? (REGULAR MONTHLY INCOME, DEDUCT FIXED AND FLEXIBLE EXPENSES, REMAINDER IS A REASONABLE MONTHLY CAR ALLOWANCE.)

4. What costs are added to the initial cost of a car? (INSURANCE, LICENSE FEES, TIRES, OIL, ANTIFREEZE, LUBE JOBS, ETC.)

5. List three things you should look for when buying a new car? (YOUR LIFESTYLE, SIZE, BODY STYLE, OPTIONS, DEALER)

6. What is the sticker price? Is it the final cost? (THE STICKER PRICE IS THE MANUFACTURER'S SUGGESTED RETAIL PRICE PLUS THE PRICE FOR OPTIONAL EQUIPMENT, DESTINATION CHARGES, SHIPPING. THE FINAL COST SHOULD BE 15-20% BELOW STICKER PRICE.)

7. What does the law have to say about mileage figures? (FEDERAL LAW PROHIBITS TAMPERING WITH THE ODOMETER. TAMPERING CAN RESULT IN A FINE AND IMPRISONMENT.)

8. What should you look for when buying a used car? (GENERAL APPEARANCE, PAINT AND CHROME PIECES MATCH, RIPPLES OR DENTS IN THE BODY, ALIGNMENT OF DOORS, HOOD, TRUNK, ANY APPROPRIATE ANSWER.)

9. How do you know what a fair price is? (CHECK PRICES FROM CLASSIFIED ADS, DEALER ADS, LOCAL BANKS, CHECK WITH PLACES THAT HANDLE INSURANCE OR USE A USED CAR GUIDE.)

10. What insurance should you have on a car? (LIABILITY, COLLISION, COMPREHENSIVE, MEDICAL, UNINSURED MOTORIST.)

11. Is a deal safe to buy? (IF THE PRICE SEEMS TOO GOOD TO BE TRUE, BE SUSPICIOUS.)

12. How many people take out an installment loan to pay for a car? (3 OUT OF 4.)

PURCHASING A NEW OR USED CAR

Before you even think of buying a new or used car, you need to know three things: the cost of the car, the cost of car insurance, and how you will pay for the car. In addition, there are several other items you must be aware of. (Place transparency on the screen.) This is a quick checklist for the beginning car buyer.

CHECKLIST FOR BUYING A CAR

1. Do I really need a car for transportation? If not, why do I want one?
2. What type of car would satisfy me?
3. Can I afford to buy this type of car? If not, would I be satisfied with the type of car that I can afford?
4. Have I checked all likely sources for the type of car that I can afford?
5. Have I checked all likely sources for the type of car I am looking for?
6. Have I thoroughly examined the car that I am considering? Have I had a mechanic check it over?
7. Am I satisfied that I can buy the car for a reasonable price?
8. Is there a warranty on this car?
9. If financing is needed, have I checked all likely sources and found the one that is best for me?
10. Have I checked with several insurance companies and found one that will insure this car at a reasonable price that I can afford?

These are the basic things you need to consider. Now we will discuss them in greater detail.

I. BUYING A CAR
  A. Determine needs:
    1. Your needs
    2. Personality
    3. Expectations
    4. Is it transportation, style, status, comfort, or reliability you want?
  B. Shop before going to the car lot:
    1. Read past issues of car magazines.
    2. Read "Consumer Reports".
    3. Read the "Edmund's New and Used Car Price Book".
  C. Money decisions:
    1. Set a maximum limit for what you can afford.
    2. Remember taxes, license fees, insurance fees, and operating expenses.

II. BUYING A USED CAR--The main reason for purchasing a used car rather than a new car is that depreciation is less than repairs (25-30% the first year, 18-20% the second year, 14-15% the third year, etc.)

- A. Where to buy:
  - 1. New car dealers:
    - a. They keep only the best used cars for resell.
    - b. They have shops so they often offer a limited warranty.
    - c. They have a tendency to charge more for a used car.
    - d. They often do not repair the used cars other than cosmetic changes.
  - 2. Used car dealers:
    - a. Rarely have facilities to repair cars.
    - b. Obtain cars from auctions or new car dealers.
  - 3. Private sales:
    - a. Advertised by word of mouth or classified ads.
    - b. Dealer's profit is avoided.
    - c. No warranty, you handle all legal matters, if any.
    - d. Requires extensive time to find a car.
    - e. No warranty is included.
  - 4. Car Rental Company Sales:
    - a. Have been maintained by the company.
    - b. Rental drivers could have abused the car.
- B. Inspecting a Used Car:
  - 1. On-the-lot tests.
    - a. Look for signs of new paint, indicating an accident.
    - b. Check for rust spots.
    - c. Check the tail pipe for black gummy deposits. This indicates that the car is leaking oil.
    - d. Push down hard on each corner of the car, it should only bounce once. If it bounces more than once, the shock absorbers are bad.
    - e. Inspect all tires for signs of alignment and wear.
    - f. Inspect all electrical accessories.
    - g. Kneel down at the back of the car and look for oil leaks.
    - h. Check the transmission oil. If it smells like varnish it may be burned.
    - i. Check the oil to make sure it is clean and there are no deposits in it.
    - j. Check the odometer.
  - 2. On-the-road tests:
    - a. Check the acceleration of the car on the highway. It should be smooth.
    - b. Check the steering and braking.
    - c. After driving the car, park it for a few minutes and look underneath for oil leaks.
  - 3. In-the-garage tests--Have a trusted mechanic check the car. While talking to the car dealer, ask him/her who they have service their vehicles. DO NOT take the car to that mechanic for an opinion. Many times, they get a cut of the profits.

C. When you buy a used car through a dealer, you still have the right to know who the previous owners were and how to contact them.

III. BUYING A NEW CAR:
New car dealers have a sticker in the car window. This is the suggested retail selling price. You should never pay the sticker price for a car. 80% of the sticker price is usually the dealer's cost for the car. The dealer expects to earn at least $400-$800 for overhead (rent, payroll, etc.).

IV. COSTS:
- A. Fixed costs:
  - 1. Insurance
  - 2. Finance charge: This is interest if you have had to borrow to purchase the car.
  - 3. Taxes, license, registration fee.
  - 4. Other costs: emission tests, parking fees, etc.
- B. Variable costs:
  - 1. Gas and oil.
  - 2. Maintenance: Tune-ups, rotating tires, etc.
  - 3. Tires.
  - 4. Parking fees.

V. WHEN NOT TO BUY A CAR
- A. Do not buy a car at night, unless you have examined it during the day.
- B. Do not buy a car when it is raining, unless you have checked it out when it was dry. Even cars with bad paint jobs look good when they are wet.
- C. Do not buy if you are refused a test drive with you at the wheel.
- D. Do not buy if you are not permitted to have your own mechanic check the car.
- E. Do not buy if you are refused another test drive after promised repairs have been done.

CHECKLIST FOR BUYING A CAR

1. Do I really need a car for transportation? If not, why do I want one?
2. What type of car would satisfy me?
3. Can I afford to buy this type of car? If not, would I be satisfied with the type of car that I can afford?
4. Have I checked all likely sources for the type of car that I can afford?
5. Have I checked all likely sources for type of car I am looking for?
6. Have I thoroughly examined the car that I am considering? Have I had a mechanic check it over?
7. Am I satisfied that I can buy the car for a reasonable price?
8. Is there a warranty on this car?
9. If financing is needed, have I checked all likely sources and found the one that is best for me?
10. Have I checked with several insurance companies and found one that will insure this car at a reasonable price that I can afford?

OPTION #3^^STUDENT

Name ______________________________ Class ______________

DETERMINING THE ACTUAL COST OF A CAR

Using the price information of the "Edmund's 1992 New Car Prices" book, determine a reasonable price to pay for a new 1992 Geo Storm 2 + 2 Sport Coupe with a manual 5 speed, air conditioning, floor mats and a radio.

1. Determine the actual cost of the car to the dealer.

	Base Cost	Suggested List
New car base price with standard equipment	____________	____________
OPTIONS:		
A. ____________________	____________	____________
B. ____________________	____________	____________
C. ____________________	____________	____________
D. ____________________	____________	____________
SUBTOTAL	____________	____________

2. Add a reasonable profit: (The dealer expects to earn $400-$800 per car, depending on the type of car. Economy models would be $400, luxury models would be $800.)

	____________	____________
Total (cost plus profit)	____________	____________

3. At this point, you must be determined to bargain and to use the competition between dealers to your advantage. The difference between what the dealer is asking and the dealer's cost, is the amount you can save by bargaining.

____

GEO--STORM

FROM EDMUND'S NEW AND USED CAR PRICE BOOK

Mfgs. Code	Description	Base Cost	Sgstd. List
	GEO		

STORM

STORM (4 Cylinder)

Mfgs. Code	Description	Base Cost	Sgstd. List
1RF77	2+2 Sport Coupe	10254	11330
1RF15	Hatchback	10951	12100
1RT77	2+2 GSI Sport Coupe	12037	13300
	Destination Charge: All Models	345	345

STANDARD EQUIPMENT:

STORM: 1.8 liter L4 DOHC engine with MFI (GSI 2+2 Coupe), 1.6 liter L4 SOHC engine with MFI (Hatchback Coupe, 2+2 Coupe), 5-speed manual transmission with overdrive, AM/FM stereo with seek-scan, digital clock and four speakers, electric rear window defogger, MacPherson strut 4-wheel independent suspension with front stabilizer bar, power rack and pinion steering, power front disc/rear drum brakes, Scotchgard™ fabric protector on seats, tachometer, high-back reclining front bucket seats (Hatchback Coupe, 2+2 Coupe), driver's side air bag, P185/60R14 steel-belted radial ply tires (Hatchback Coupe, 2+2 Coupe), P205/50R15 steel-belted radial ply tires (GSI 2+2 Coupe), full wheel covers (Hatchback Coupe, 2+2 Coupe), 15" cast aluminum wheels (GSI 2+2 Coupe), detachable rear quarter windows (Hatchback Coupe), stainless steel exhaust system.

ACCESSORIES

Mfgs. Code	Description	Base Cost	Sgstd. List
—	**Storm Preferred Equipment Group 2** — 1RF77: includes 3-speed automatic transmission	463	545
UM6	- with UM6 radio, add	119	140
—	**Storm Preferred Equipment Group 3** — 1RF77: includes 5-speed manual transmission; 14" alloy wheels	285	335
UM6	- with UM6 radio, add	119	140
—	**Storm Preferred Equipment Group 4** — 1RF77: includes 3-speed automatic transmission; 14" alloy wheels	748	880
UM6	- with UM6 radio, add	119	140
—	**Storm Base Equipment Group 1** — 1RF15: included with model; 5-speed manual transmission	NC	NC
UM6	- with UM6 radio, add	119	140
—	**Storm Preferred Equipment Group 2** — 1RF15: includes 3-speed automatic transmission	463	545
UM6	- with UM6 radio, add	119	140
—	**Storm GSi Base Equipment Group 1** — 1RT77: included with model; 5-speed manual transmission	NC	NC
UM6	- with UM6 radio, add	119	140
—	**Storm GSi Preferred Equipment Group 2** — 1RT77: includes 4-speed automatic transmission	633	745
UM6	- with UM6 radio, add	119	140
—	**Interior Trim**		
F2	cloth bucket seats	NC	NC
C2	sport cloth bucket seats (1RT77 Model only)	NC	NC
—	**Exterior Color** — paint, solid	NC	NC
—	**Engines**		
L01	1.6 liter SOHC MFI L4	NC	NC
LV6	1.8 liter DOHC MFI L4 (1RT77 Model only)	NC	NC
C60	**Air Conditioning**	633	745
D42	**Cover, Cargo Security** — standard on 1RT77 and 1RF15 Models	43	50
YF5	**California Emission Requirements** — includes all testing, equipment and/or certification necessary for registration in the State of California	NA	NA
NA5	**Standard Emission Equipment**	NC	NC
B37	**Floor Covering** — Mats, color-keyed front and rear	26	30

Edmund's Publications Corporation, 516-292-0044
New Car Prices, June 1992, 200 Baker Avenue, Concord MA 01742

BEST COPY AVAILABLE

DETERMINING THE ACTUAL COST OF A CAR--KEY

Using the price information of the "Edmund's 1992 New Car Prices" book, determine a reasonable price to pay for a new 1992 Geo Storm 2 + 2 Sport Coupe with a manual 5 speed, air conditioning, floor mats and a radio.

1. Determine the actual cost of the car to the dealer.

	Base Cost	Suggested List
New car base price with standard equipment	$1025.00	$11330.00
OPTIONS:		
A. 5 Speed Manual	$285.00	$335.00
B. Radio	$119.00	$140.00
C. Air Conditioning	$633.00	$745.00
D. Floor Mats	$26.00	$30.00
SUBTOTAL	$11317.00	$12580.00

2. Add a reasonable profit: (The dealer expects to earn $400-$800 per car, depending on the type of car. Economy models would be $400, luxury models would be $800.)

	$400.00	XXX
Total (cost plus profit)	$11,717.00	$12,580.00

3. At this point, you must be determined to bargain and to use the competition between dealers to your advantage. The difference between what the dealer is asking and the dealer's cost, is the amount you can save by bargaining.

$863.00

UNIT: Money Management **LESSON:** Budgeting for Food

COMPETENCIES:

1. Investigate the different types of stores.
2. Identify different ways to be a wise consumer at the grocery store.
3. Write nutritious menus for an entire week.
4. Determine what percentage of a budget should be spent on food.

INTRODUCTION:

Clip the ingredient listings from the labels of a variety of foods. Give the listings to the students and ask them to try and identify the food product from the list of ingredients. Discuss the importance of reading the label when purchasing food items.

LESSON OPTIONS/SUPPLIES:

TEACHER NOTE: At the time of this printing, the official new food pyramid was not printed. We have included a draft copy. Please watch for the official printing of this information.

OPTION #1
BUDGETING YOUR FOOD DOLLAR--Using the teacher information provided, discuss the different aspects of meal planning in regards to staying within a budget. [Information--"Budgeting Your Food Dollar"]

OPTION #2
FILMSTRIP--View the filmstrip "Food Dollars and Sense", and have the students complete the study guide. (The filmstrip is available from Money Management Institute, Household Financial Services, 2700 Sanders Road, Prospect Heights, Illinois 60070. 19 minutes. $8.00.) [Filmstrip--"Food Dollars and Sense", Study Guide--"Food Dollars and Sense", Information--"Food Dollars and Sense"]

OPTION #3
MEAL PLANNING ASSIGNMENT--Have the students complete the assignment. [Worksheet-- "Meal Planning Assignment" for each student]

OPTION #4
COUPONS--Discuss the use of coupons to obtain discounts. What are the advantages and disadvantages? Bring samples of coupons and read the small print outlining restrictions.

OPTION #5
ADVERTISING--Ask class members to investigate supermarket gimmicks used to entice shoppers to buy products. Consider such things as position of product, color appeal, teaming products with another item, playing soft music in the store, offering samples, 2 for 1 sales, etc. Make a list of these ideas and bring samples to share with the class. Discuss the pressures placed on the consumer in the supermarket.

OPTION #6

EFFICIENT USE OF FOOD DOLLARS--Have students list ten ways families can make more efficient use of their food dollars.

OPTION #7

GROCERY BILLS--Have students examine each "grocery" receipt brought into their homes for the next two weeks. They are to identify how much of the receipt is for groceries and how much is for cleaning, cosmetics, etc. Many people lose a great deal of money at the grocery store because of this type of spending.

OPTION #8

WHEEL OF LIFE #33--FOOD FOR A MONTH--You and your spouse have four children. A six-month-old, a three-year-old, a seven-year- old and a twelve-year-old. Tell us all the details of planning meals and shopping for your family for one month. Please detail all costs.

SUMMARY:

The students should understand the importance of an adequate diet. They should be able to plan meals with menus and shop wisely.

TEST BANK:

1. The food budget should be between (15) and (30) percent of one's net income according to budget guidelines given in class.
2. One must plan daily (MENUS) in order to write a grocery list.
3. In order for one to plan well balanced menus, he/she must have a basic knowledge of (NUTRITION).
4. By using the (UNIT PRICE), one can make quick, easy price comparisons of various food products.
5. List the four basic divisions of food groups and two examples of each. (PROTEIN, FRUIT/VEGETABLES, BREADS/CEREALS, MILK/DAIRY, ANY APPROPRIATE EXAMPLES IN EACH.)
6. List two methods of pre-shopping. (ANY OF THE FOLLOWING: SHOPPING LIST, CHECKING COUPONS, READING FOOD ADS, MAKING MENUS, CHECKING INVENTORY, UTILIZING LEFTOVERS, BEING FLEXIBLE TO TAKE ADVANTAGE OF IN-STORE SPECIALS.)
7. Reading labels is an important skill in food shopping. [✓ T] F
8. Open dating contains information on a product's freshness. [✓ T] F
9. It makes no difference where one begins and ends shopping in the grocery store. T [✓ F]
10. Coupons are an automatic savings in one's food budget. T [✓ F]
11. Brand names are usually the best buy nutritionally. T [✓ F]
12. Buying fresh food in season is not a significant savings. T [✓ F]
13. Using a shopping list when shopping saves both money and unnecessary trips to the grocery store. [✓ T] F
14. One should be flexible when shopping to take advantage of advertised specials. [✓ T] F
15. When one does not eat well-balanced meals, his/her resistance to disease may be decreased. [✓ T] F

BUDGETING YOUR FOOD DOLLAR

Cost alone is not an indication of a good meal. Low-cost foods chosen for nutritive value will pay larger dividends in health than expensive foods chosen at random. Successful menus depend not only upon wise planning, but also upon careful buying.

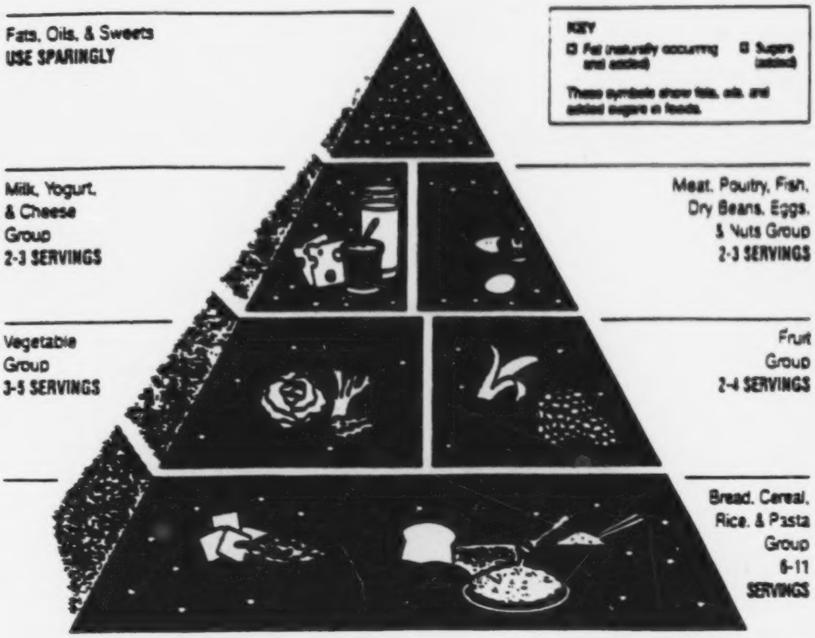
Decide how much you can afford to spend for food each week and set aside that amount. This is your FOOD BUDGET. When you have determined a weekly budget, you have taken the first step toward wise meal planning.

Wise spending results from planning. In the U.S. about 25-30% of the average family's income is spent on food. When the income is low, as much as 30-50% of the total income is spent on food. No matter what your income, you must have an adequate diet for good health.

BASICS OF MEAL PLANNING

1. Set up a food budget--how much you can spend on food.
2. Plan meals according to the food pyramid.
    a. Milk, Yogurt and Cheese Group
    b. Meat, Poultry, Fish, Dry Beans, Eggs, and Nuts Group
    c. Vegetable Group
    d. Fruit Group
    e. Breads, Cereal, Rice, and Pasta
    f. Fats, Oils and Sweets

Food Guide Pyramid
A Guide to Daily Food Choices


Fats, Oils, & Sweets
USE SPARINGLY
KEY
○ Fat (naturally occurring and added)
▽ Sugars (added)
These symbols show fats, oils, and added sugars in foods.
Milk, Yogurt, & Cheese Group
2-3 SERVINGS
Meat, Poultry, Fish, Dry Beans, Eggs, & Nuts Group
2-3 SERVINGS
Vegetable Group
3-5 SERVINGS
Fruit Group
2-4 SERVINGS
Bread, Cereal, Rice, & Pasta Group
6-11 SERVINGS

BEST COPY AVAILABLE

3. Plan meals according to family values (factors that influence what we eat).
   a. Likes and dislikes
   b. Convenience
   c. Religion
   d. Meal patterns (food habits)
   e. Knowledge
   f. Special health problems
   g. Entertaining
   h. Number of meals eaten away from home

4. Make menus that correlate with the above items.

5. Check newspaper ads for best prices.

6. Make a shopping list.
   a. Keep an ongoing list and jot down items as your supply gets low.
   b. Look over the recipes you plan to use. Be sure you have the necessary ingredients.
   c. Check the cupboards, the refrigerator and the freezer for foods that are readily available.
   d. Stock up on sale items used regularly, if storage space permits.
   e. Organize your list according to the store layout to save time and steps.

7. When you are shopping:
   a. Go directly to the items needed.
   b. Stick to your list.
   c. Look for buying guides--unit pricing.
   d. Be sure you have eaten before you shop to help avoid impulse buying.

GENERAL RULES FOR MENU PLANNING

1. Use the entire day as a unit, rather than the individual meal. Have breakfast relatively simple and standardized; then plan dinner. Plan lunch last in order to supplement the other two meals.

2. Choose food from each of the food groups on the food pyramid.

3. Use raw fruits and vegetables at least once a day.

4. In every meal, plan at least one food which has high satiety value. Also include at least one food which requires chewing, one which contains roughage and generally some hot food or drink.

5. Combine or alternate soft foods with those crisp in texture.

6. Combine or alternate bland foods with those of more pronounced flavor.

7. Have a variety in color, form and arrangement of foods. (You may wish to show the students with magazine pictures how dull a meal of halibut, potatoes, and a roll would be.)
8. Alternate simple and less nutritious dishes with those which are richer, more nutritious, and harder to digest.

CAUTIONS FOR MENU PLANNING

1. Do not have an oversupply of one foodstuff in a meal.
2. Do not have many foods which are hard to digest (such as rich foods) in one meal.
3. Do not use the same food twice in one day without varying the form in which it it served, except staples like bread, butter, milk, etc.
4. Do not use the same foods too often, even from day to day.
5. Avoid monotony of color, texture, etc. in any one meal.

FOOD DOLLARS AND SENSE

1. List the six points to follow to help food dollars go farther.
   (FOOD SPENDING PLAN, PLAN FOR GOOD NUTRITION, PRE-SHOP AT HOME, USE SHOPPING AIDS, POINT OF SHOPPING SKILLS, STORE AND PREPARE FOOD PROPERLY.)

2. List three factors that affect food prices:
   (ANY OF THE FOLLOWING: WEATHER, TRANSPORTATION, LABOR COSTS, MECHANIZATION.)

3. We spend the _(SMALLEST)_ percentage of our dollar for food than any other nation in the world.

4. List the four factors a workable food spending plan must consider:
   (ANY OF THE FOLLOWING: INCOME, EXPENSES, NUMBER OF PEOPLE FED, INDIVIDUAL LIFESTYLE AND PERSONAL PREFERENCES.)

5. List three things you can you do to pre-shop at home:
   (ANY OF THE FOLLOWING: TAKE INVENTORY OF WHAT'S ON HAND, CHECK FOOD ADVERTISEMENTS, CLIP COUPONS, PLAN MEALS.)

6. How often should you shop? (ONCE A WEEK OR LESS.)

7. What is the best time to shop? (WHEN STORES ARE NOT CROWDED AND YOU ARE NOT HUNGRY.)

8. List three shopping aids we have available to us:
   (ANY OF THE FOLLOWING: UNIT PRICING, OPEN DATING, INFORMATIVE LABEL, ELECTRONIC SCANNING.)

9. List four types of information found on food labels:
   (ANY OF THE FOLLOWING: INGREDIENTS, RECIPES, NUMBER OF SERVINGS, DIRECTIONS FOR USE, SERVING SUGGESTIONS, NUTRITION INFORMATION.)

10. In what order are ingredients listed on food labels?
    (IN ORDER OF PREDOMINANCE, LARGEST AMOUNT FIRST.)

OPTION #2^^STUDENT
Name ______________________ Class ______________

FOOD DOLLARS AND SENSE

1. List the six points to follow to help food dollars go farther.
   a.
   b.
   c.
   d.
   e.
   f.
2. List three factors that affect food prices:
   a.
   b.
   c.
3. We spend the ___________percentage of our dollar for food than any other nation in the world.
4. List the four factors a workable food spending plan must consider:
   a.
   b.
   c.
   d.
5. List three things you can you do to pre-shop at home:
   a.
   b.
   c.
6. How often should you shop?
7. What is the best time to shop?
8. List three shopping aids we have available to us:
   a.
   b.
   c.
9. List four types of information found on food labels:
   a.
   b.
   c.
   d.
10. In what order are ingredients listed on food labels?

OPTION #3^^STUDENT
Name ______________________________ Class ______________

MEAL PLANNING ASSIGNMENT

MENUS FOR ONE WEEK

1. Plan 21 meals.
    a. No eating out.
    b. Must follow the food pyramid guidelines.
    c. Include serving size/person.
    d. If you plan on snacking include these items in your plan.
    e. You may not repeat any main dish or meat.
    f. You do not need to plan the purchase of flour, sugar, spices and oil.
2. Total the servings eaten daily, and place on the lines provided.

GROCERY LIST

1. Complete the food item and quantity needed columns before going to the store.
2. Go to the store and complete the following columns.
    a. Amount purchased (size of container)
    b. Price
    c. Brand name
    d. Unit price (when given)
3. Attach any coupons you plan to use.
4. Total the amount you spent (don't include tax).

COMPUTE THE PERCENTAGE OF INCOME SPENT ON FOOD:

1. Four times the amount spent for the week.
    (4 X amount spent = amount spent monthly)
2. Divide the amount spent monthly by your net monthly income, then multiply by 100. This will give the the percentage of your income that was spent on groceries.

$$\frac{\text{Amount spent monthly}}{\text{Net monthly income}} \times 100 = \text{Percent spent monthly}$$

a. Amount spent weekly ______________________
b. Amount spent monthly ______________________
c. Net monthly income ______________________
d. % spent monthly on groceries ______________________

MENUS

DIRECTIONS: For each day of the week, write complete menus for each meal. You must include the type and amount of food that will be eaten. After planning each day's menu, you must total the number of servings planned in each of the basic food groups.

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:

_____ BREADS _____ FRUITS _____ MILK

_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:

_____ BREADS _____ FRUITS _____ MILK

_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:
_____ BREADS _____ FRUITS _____ MILK
_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:
_____ BREADS _____ FRUITS _____ MILK
_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:
_____ BREADS _____ FRUITS _____ MILK
_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:

_____ BREADS _____ FRUITS _____ MILK
_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:

_____ BREADS _____ FRUITS _____ MILK
_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:

_____ BREADS _____ FRUITS _____ MILK
_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:

_____ BREADS _____ FRUITS _____ MILK

_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:

_____ BREADS _____ FRUITS _____ MILK

_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:

_____ BREADS _____ FRUITS _____ MILK

_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:
_____ BREADS _____ FRUITS _____ MILK
_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:
_____ BREADS _____ FRUITS _____ MILK
_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:
_____ BREADS _____ FRUITS _____ MILK
_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:
_____ BREADS _____ FRUITS _____ MILK
_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:
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_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:
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_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

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BREAKFAST	LUNCH	DINNER	SNACKS

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BREAKFAST	LUNCH	DINNER	SNACKS

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BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:

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_____ VEGETABLES _____ MEATS _____ FATS

BREAKFAST	LUNCH	DINNER	SNACKS

Total number of servings eaten in each food group:

_____ BREADS _____ FRUITS _____ MILK

_____ VEGETABLES _____ MEATS _____ FATS

SHOPPING LIST

DIRECTIONS: After planning your menus, you must write your grocery list, then go to the store and obtain the rest of the information. Be sure to figure the total spent, not including tax.

Item	Amount Needed	Amount Purchased	Price	Brand Name	Unit Price

UNIT: Money Management **LESSON:** Taxes

COMPETENCIES:

1. Visually see the impact of government taxation in our economy.
2. Gain understanding into the many varied taxes that there are in our country.
3. See the relationship which exists between gross wages and take home pay.
4. The students will understand where taxes have been used in the history of the United States.
5. The students will list the reasons the United States taxes its people.
6. The student will explain why taxes still encourage home ownership and charitable contributions in today's society.
7. The student will be identify:
   a. How taxes relate to government services
   b. Principles to taxes
   c. Tax rates
   d. Kinds of taxes
   e. Federal Tax dollar
   f. State and local tax dollar
8. Define the terms used on the tax form
9. Know what information is needed to complete tax forms.
10. Complete a 1040A form correctly.
11. Complete a state tax form correctly.

INTRODUCTION:

Complete the "Cookie Monster" activity. [Information--"Cookie Monster"]

LESSON OPTIONS/SUPPLIES:

TEACHER NOTE: Many options in this lesson refer to the unit "Understanding Taxes", available from the I.R.S., 465 South 400 East, SLC, Utah 84111, (801)523-6095, FTS 588-6095, Esther Anderton, Taxpayer Education Coordinator. If you choose to use these options, this packet must be obtained.

OPTION #1
VIDEO--Show the Video #2 from Understanding Taxes, "Evolution of Our Federal Tax System". Discuss Unit #4 from Understanding Taxes.

OPTION #2
CONSTITUTION--Have the students read the Constitution of the United States and report on the amendments that affect our tax system.

OPTION #3
HISTORY OF TAXES--Assign each student a research report t on the "History of Taxes". Have them report back to the class. Some suggested topics are:

- a. Early excise taxes on whiskey.
- b. 16th Amendment to the Constitution.
- c. Social Security Act.
- d. Adoption of the income tax.
- e. Taxes of the 1800s.
- f. World taxes before the 1700s.

OPTION #4
READING--Students will read from a textbook the basic background information on taxes. Information should include:

1. Why we need taxes for services.
2. Principles of taxes--benefit versus ability to pay.
3. Tax rates--progressive, proportional, and regressive tax.
4. Kinds of taxes
    - a. Direct--Social Security, income, vehicle license, and property.
    - b. Indirect--sales, excise, import.
5. Federal government dollar.
    - a. Receives money from Social Security, borrowing, customs, corporate tax, excise, individual taxes.
    - b. Spends for Social Security, welfare, social services, and defense.
6. State and local government dollar.
    - a. Receives money from sales, federal grants, and property.
    - b. Spends for education, highways, public welfare.

OPTION #5
UNDERSTANDING TAXES--Complete Unit #1 from Understanding Taxes, using transparencies from Unit #4.

OPTION #6
UNDERSTANDING TAXES--How the video from Understanding Taxes, "Income and You".

OPTION #7
VOCABULARY WORDS--Using a textbook, dictionary, or reference book, define the vocabulary words. [Worksheet--"Vocabulary--How Taxes Work", Information--"Vocabulary Definitions"]

OPTION #8
CROSSWORD PUZZLE--Complete the crossword puzzle. [Worksheet--"Working Taxes", Information--"Crossword Puzzle Answers"]

OPTION #9
FEDERAL AND STATE VOCABULARY WORDS--Using the tax booklet from Understanding Taxes, or other available materials, have the students define the vocabulary words. [Worksheet--"Federal and State Vocabulary Words", Information--"Vocabulary Answers".]

OPTION #10
WORKSHEET--Complete the worksheet. [Worksheet--"Federal and State Taxes", Information--"Federal and State Taxes--Answer Key"]

OPTION #11
UNDERSTANDING TAXES--Use Unit #2 from Understanding Taxes, including the transparencies and forms to complete a tax form.

OPTION #12
TAX FORMS--Use the computer program from Understanding Taxes to teach students how to complete a tax form. This program can be copied for each student to use.

OPTION #13
TAX FORMS--Have the students complete the tax forms for the people in Unit #2 of Understanding Taxes.

OPTION #14
1040Z--Using the enclosed examples, have the students complete a current 1040Z tax form, and state tax form. [Worksheet--"1040Z Profiles" and tax form for each student]

OPTION #15
PERSONAL TAX FORM--Have students complete current tax forms for themselves for their earnings during the past year. [Tax form for each student]

SUMMARY:
The United States has a system of paying taxes that provides for many other needs of our people. Taxes are an important, but sometimes frustrating part of our economic system.Taxes serve a useful purpose. Even though it is hard to see so much of your income taken in taxes, everyone reaps the benefits of everyone contributing to our tax structure. Whether you prepare your own taxes, or pay a professional to prepare them for you, the ultimate responsibility lies upon your shoulders. Knowing how to complete federal and state tax forms is an important skill.

TEST BANK:
See "Test on Taxes".

RESOURCES:
Utah State Tax Commission, Heber M. Wells Building, 160 East Third South, SLC, Utah 84134, (801) 530-6542, Julie Kier, Problem Resolution Supervisor, Operations Division

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COOKIE MONSTER

To make this exercise more meaningful, it is suggested that you provide each student with a 5" by 8" card with a description of who they represent written on each card, such as "Employee", "FICA Taxes", "State Taxes", "Federal Taxes", etc. This will eliminate a lot of class time in selecting students as the activity progresses.

1. Purchase a bag of cookies. Inform a volunteer student that these cookies represent his/her take home pay. Try to generate a feeling of how nice and big this package of cookies is and that they have earned it all alone and it belongs to them.
2. As the student starts to return to his/her seat, stop him/her and tell them that you forgot to take out the portion that goes to the state for income taxes. Have another student assume the role of a state tax collector and take two or three cookies.
3. As the student is returning to their seat, again tell them that you forgot about FICA taxes. Have another student assume the role of a social security tax collector and take three or four more cookies.
4. Repeat this process for federal taxes, health insurance, accident insurance, life insurance, United Way and any other deductions you might want to use.
5. When you have completed all of the deductions, have the student return to his/her seat with what is left of their package of cookies.
6. You may then want to have the student share the remaining cookies with those students who haven't participated in the exercise.

*Adapted from a presentation given by the I.R.S. at June Vocational Conference, 1991.

OPTION #7^^STUDENT

Name ________________________________ Class ____________

Vocabulary--How Taxes Work

Define each of the following:

1. Taxes
2. Benefit taxes
3. Ability to pay
4. Progressive tax
5. Proportional tax
6. Regressive tax
7. Direct tax
8. Indirect tax
9. Personal income tax
10. Sales tax
11. Property tax
12. Real property
13. Personal property
14. Assessed value
15. Market value
16. Excise tax
17. Social security tax
18. Estate tax
19. Gift tax
20. Business and license tax

VOCABULARY DEFINITIONS

1. Taxes--Price we pay for government services.
2. Benefit Taxes--Taxes that go to benefit a person or persons.
3. Ability to pay--Taxes based on how much you earn.
4. Progressive tax--One in which the rate rises as the amount being taxed increases.
5. Proportional tax--Rate stays the same even though the amount being taxed increases.
6. Regressive tax--One whose rate decreases as the amount being taxed increases.
7. Direct tax--A progressive tax that is collected by the government agency (income, property, vehicle).
8. Indirect tax--Hidden tax (sales, excise, import) Taxes collected by business and passed to government.
9. Personal income tax--Federal governments leading source of revenue. Based on the ability to pay.
10. Sales tax--Regressive tax. Tax rate remains the same as amount purchased increases.
11. Property tax--Main source of revenue for local government. A tax on the value of property.
12. Real property--Land and building.
13. Personal property--Moveable things like automobiles, jewelry, stocks, and bonds.
14. Assessed value--The value that local government places on property for the purpose of taxation.
15. Market value--The amount for which the property could be sold.
16. Excise tax--Tax imposed by government on the manufacture or sale of certain products or services.
17. Social security tax--F.I.C.A. Provides retirement, survivors, disability and medical over 65 years of age.
18. Estate tax--Levied on all of a person's real and personal property after his or her death.
19. Gift tax--Charge to the person making the gift over a certain amount of money.
20. Business and license tax--A license, permit, stamp or other token of compliance to do business.

OPTION #8^^STUDENT

Name ______________________________ Class ____________

WORKING TAXES--CROSSWORD PUZZLE

ACROSS CLUES

1. A _______________ tax is when the rate stays the same even though the amount being taxed increases.
5. Main source of revenue for the federal government.
6. A tax on certain items or services imposed by the government.
8. A _______________ tax is one whose rate decreases as the amount being taxed increases.
10. _______________property is land and buildings.
11. _______________ value is the value local government places on property to collect taxes.
12. _______________ tax is a progressive tax collected by a government agency.
13. The main source of revenue for local governments.
15. Taxes based on how much you earn is called the _______________ to pay.

DOWN CLUES

1. A _______________ tax is one in which the rate rises as the amount being taxed rises.
2. The price we pay for government services is called _______________.
3. _______________ is the name on the check stub for Social Security Tax.
4. A tax on items brought into our country.
7. A _______________ tax is one that helps another person or group of people.
9. A sales, excise or import tax is a/an _______________ tax.
14. Moveable property is called _______________ property.

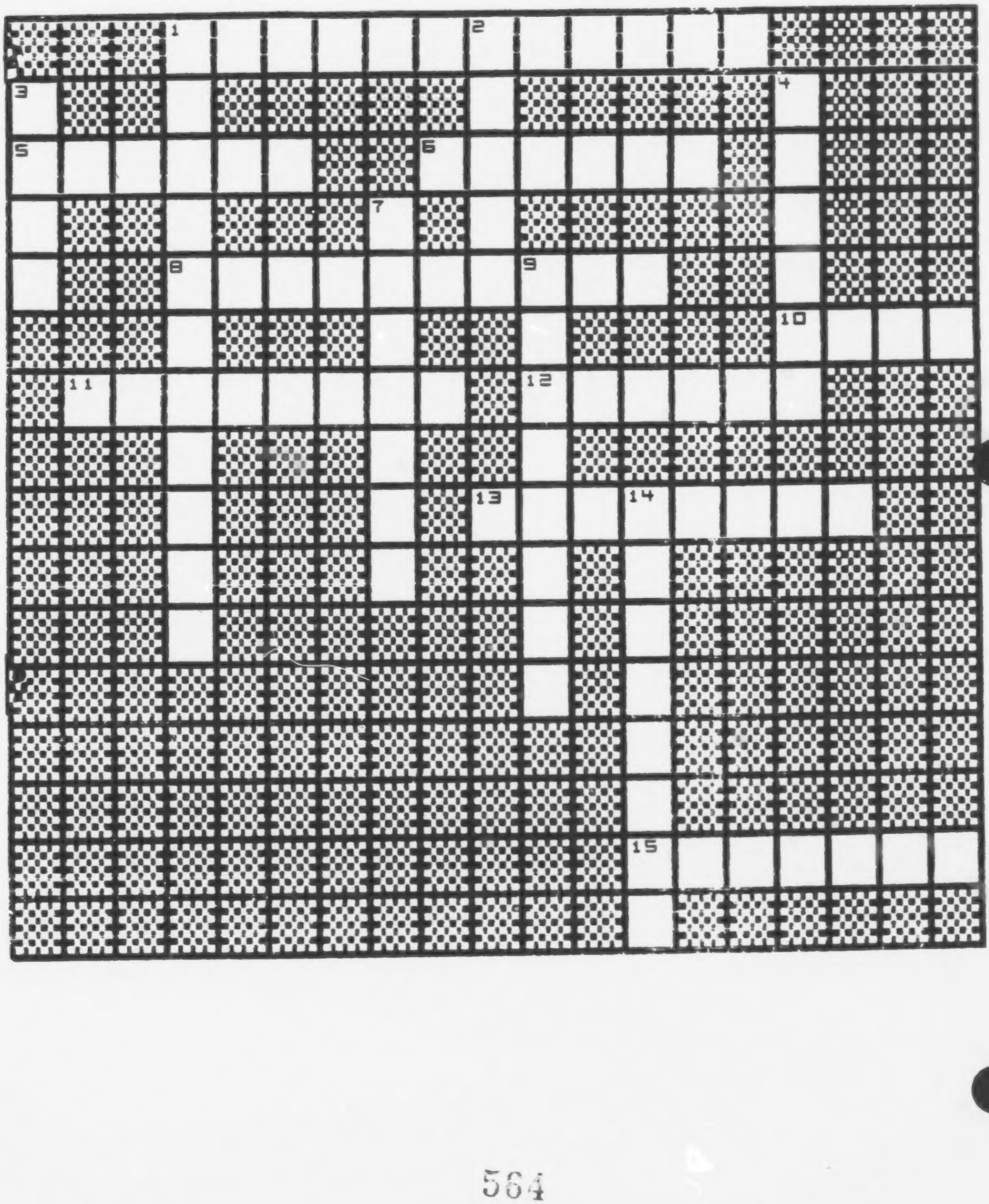
WORD LIST:

ABILITY
ASSESSED
BENEFIT
DIRECT
EXCISE
FICA
IMPORT
INCOME
INDIRECT
PERSONAL
PROPORTIONAL
PROPERTY
PROGRESSIVE
REGRESSIVE
REAL
TAXES

OPTION #8^^STUDENT

Name ______________________________________ Class _______________

WORKING TAXES--CROSSWORD PUZZLE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10
11
12
13
14
15

CROSSWORD PUZZLE--KEY

ANSWERS:

1. Proportional (Across) Progressive (DOWN)
2. Taxes
3. FICA
4. Import
5. Income
6. Excise
7. Benefit
8. Regressive
9. Indirect
10. Real
11. Assessed
12. Direct
13. Property
14. Personal
15. Ability

OPTION #9^^STUDENT

Name ______________________________ Class ______________

FEDERAL AND STATE VOCABULARY WORDS

1. W-4 Form
2. W-2 Form
3. Exemption
4. I.R.S.
5. Deduction
6. Taxable Income
7. Earned Income
8. Credits
9. Exclusions
10. Adjusted Gross Income
11. Unearned Income
12. Interest
13. Dividend
14. Capital Gains
15. Gross Income
16. Head of Household
17. Student
18. F.I.C.A.
19. 1040 Form
20. 1040A Form
21. 1040EZ For

FEDERAL AND STATE VOCABULARY ANSWERS

1. W-4 Form--Employee Withholding Certificate. Enters name and social security number on the tax rolls.
2. W-2 Form--Statement of taxed income and the amount withheld from a paycheck.
3. Exemption--People who can be counted as a dollar amount on a tax form.
4. I.R.S.--Internal Revenue Service. Agency that processes tax returns.
5. Deduction--A dollar amount that you can subtract from your yearly total before taxes are figured.
6. Taxable Income--Total annual income minus exemptions and deductions.
7. Earned Income--Income from wages, salaries, tips, and professional fees.
8. Credits--Dollar amounts that Congress has allowed to be deducted from your total income.
9. Exclusions--Income other than your declared gross income (fellowships, scholarships, gifts, child support payments, Social Security and some pensions).
10. Adjusted Gross Income--Money received from wages, salary, tips, interest, and dividends.
11. Unearned Income--Income not derived from personal services.
12. Interest--Money earned from a savings account.
13. Dividend--Money earned from a stock, bond, or savings in a credit union.
14. Capital Gains--Money earned from the sale of a house, stocks or property.
15. Gross Income--All income that is not exempt from tax.
16. Head of Household--A person who paid over half the support for one relative for an entire year.
17. Student--One who attends a school for a number of hours to be considered a full-time student.
18. F.I.C.A.--Federal Insurance Contribution Act, social security.
19. 1040 Form--Long form--includes deductions and contributions.
20. 1040A Form--Short form--does not include deductions.
21. 1040EZ Form--For students--simplified form.

OPTION #10^^STUDENT

Name _______________________________ Class _____________

FEDERAL AND STATE TAXES

Match the definition on the right to the correct word on the left.

1. W-4 Form _____
2. W-2 Form _____
3. Exemption _____
4. I.R.S. _____
5. Deduction _____
6. Taxable Income _____
7. Earned Income _____
8. Credits _____
9. Exclusions _____
10. Adjusted Gross Income _____
11. Unearned Income _____
12. Interest _____
13. Dividend _____
14. Capital Gains _____
15. Gross Income _____
16. Head of Household _____
17. Student _____
18. F.I.C.A. _____
19. 1040 Form _____
20. 1040A Form _____
21. 1040EZ Form _____

a. Income not derived from personal services.
b. Money earned from the sale of a house, stocks,or property.
c. Income from wages, salaries, tips, and professional fees.
d. People who can be counted as a dollar amount on a tax form.
e. Federal Insurance Contribution Act, social security.
f. A simplified form for student use.
g. A dollar amount you can subtract from your yearly total before taxes are figured.
h. Employee withholding certificate, enters name and social security number on the tax rolls.
i. Income other than your declared gross income.
j. Total annual income minus exemptions and deductions.
k. Money received from wages, salary, tips, interest, and dividends.
l. Money earned from a stock, bond, or savings account.
m. An unmarried person who paid over half the support for one relative for an entire year.
n. Money earned from a savings account.
o. Dollar amounts that Congress has allowed to be deducted from your total income.
p. One who attends a school for a number of hours to be considered a full-time student.
q. A short form that does not include deductions.
r. All income that is not exempt from tax.
s. Internal Revenue Service agency that processes tax returns.
t. Statement of taxed income and the amount withheld from a paycheck.
u. A long form that includes deductions and contributions.

FEDERAL AND STATE TAXES--ANSWER KEY

__H___ 1. W-4 Form

__T___ 2. W-2 Form

__D___ 3. Exemption

__S___ 4. I.R.S.

__G___ 5. Deduction

__J___ 6. Taxable Income

__C___ 7. Earned Income

__O___ 8. Credits

__I___ 9. Exclusions

__K___ 10. Adjusted Gross Income

__A___ 11. Unearned Income

__N___ 12. Interest

__L___ 13. Dividend

__B___ 14. Capital Gains

__R___ 15. Gross Income

__M___ 16. Head of Household

__P___ 17. Student

__E___ 18. F.I.C.A.

__U___ 19. 1040 Form

__Q___ 20. 1040A Form

__F___ 21. 1040EZ Form

1040Z--PEOPLE PROFILES

1. Ann B. Nelson
   495 East 6th North
   Utah City, Utah 84333

   Social Security Number: 629-34-1169

   Employment: First Security Bank
   Misc.: Divorced, Age 30.
   Dependents: 2 children, Tracy and Deann

Federal withholding:	$1,022.98
State withholding:	$456.90
Income:	$19,368.90
Interest on Savings:	$22.75

2. James C. Andrew
   275 East 4th South
   Utah City, Utah 84333

   Social Security Number: 743-23-4896

   Employment: Smith's Food King and City Ford Dealer
   Misc.: Single, age 24

Federal withholding:	$703.24
State withholding:	$145.00
Income:	$12,573.90
Interest on Savings:	$12.00

3. Joan K. Marin
   850 East 4th South
   Utah City, Utah 84333

   Social Security Number: 829-56-8976

   Employment: Fast Food City
   Misc.: Full-time Student

Federal withholding:	$463.98
State withholding:	$159.87
Income:	$6,978.00
Interest on Savings:	$8.78

TEST^^^STUDENT

Name ______________________________ Class ________________

TEST ON TAXES

DO NOT WRITE ON THIS SHEET. USE THE ANSWER SHEET PROVIDED BY YOUR TEACHER.

Name the tax that is the major source of revenue for each of the following:

1. Local governments:
2. State governments:
3. Federal governments:
4. Social Security Trust Fund:

In each of the following cases, describe what is being taxed:

5. Customs duties:
6. Estate taxes:
7. License fees:
8. Excise taxes:

Read the following statements and write on your answer sheet whether each is true or false.

9. A progressive tax is one governed by the ability-to-pay principle.
10. In general, wages are taxed at a higher rate than other forms of income.
11. Poor consumers are favored by a proportional tax structure.
12. The assessed value of a house is usually greater than market value.
13. Withholding is a form of pay-as- you-go tax collection.
14. All gifts are taxable to the person making them.
15. The federal government spends more on national defense than on any other budget category.
16. In recent years, federal spending has exceeded federal revenues.

ESSAY QUESTION:
Your city, crippled by a recent property tax revolt, needs a new source of revenue. The city council's solution is a wage tax. All people working within the city limits will be required to pay, regardless of residence. The tax will apply to all wages earned from the first dollar. The rate will be a flat 3% , whether you make three hundred or three thousand dollars. There will be no exemptions or deductions, and no loop holes.

17. Use the principles and tax concepts you have learned in this section to argue in favor of the tax.
18. Use the principles and tax concepts you have learned in this section to argue against the tax.

Define each of the following:

19. Income
20. Capital Gains
21. Interest
22. Dividends
23. Adjusted Gross Income
24. Deductions
25. Exemptions
26. Head of the Household
27. Unearned Income
28. F.I.C.A.
29. 1040-A form:
30. 1040-EZ form:
31. W-2 wage and tax statement

TEST ON TAXES--KEY

Name the tax that is the major source of revenue for each of the following:

1. Local governments: (PROPERTY)
2. State governments: (SALES)
3. Federal governments: (INCOME)
4. Social security trust fund: (F. I. C. A.)

In each of the following cases, describe what is being taxed:

5. Customs duties: (GOODS IMPORTED FROM ABROAD.)
6. Estate Taxes: (PROPERTY REAL AND PERSONAL OF DECEASED PERSON)
7. License Fees: (RIGHT TO ENGAGE IN A BUSINESS.)
8. Excise Taxes: (SPECIAL GOODS AND SERVICES, LUXURY ITEMS.)

Read the following statements and write on your answer sheet whether each is true or false.

9. A progressive tax is one governed by the ability-to-pay principle. (TRUE)
10. In general, wages are taxed at a higher rate than other forms of income. (TRUE)
11. Poor consumers are favored by a proportional tax structure. (FALSE)
12. The assessed value of a house is usually greater than market value. (FALSE)
13. Withholding is a form of pay-as- you-go tax collection. (TRUE)
14. All gifts are taxable to the person making them. (FALSE)
15. The federal government spends more on national defense than on any other budget category. (FALSE)
16. In recent years, federal spending has exceeded federal revenues. (TRUE)

ESSAY QUESTION: (ANSWERED ACCORDING TO TEACHER'S OPINION) Your city, crippled by a recent property tax revolt, needs a new source of revenue. The city council's solution is a wage tax. All people working within the city limits will be required to pay, regardless of residence. The tax will apply to all wages earned from the first dollar. The rate will be a flat 3% , whether you make three hundred or three thousand dollars. There will be no exemptions, or deductions, and no loop holes.

17. Use the principles and tax concepts you have learned in this section to argue in favor of the tax.
(EVEN THOUGH A PERSON DOES NOT LIVE WITHIN THE CITY, THEY USE THE FACILITIES OF THE CITY. IT IS FAIR BECAUSE EVERYONE IS PAYING EXACTLY THE SAME RATE, NO MATTER WHAT THEY EARN.)
18. Use the principles and tax concepts you have learned in this section to argue against the tax.
(IT IS HARDER ON THE POOR THAT DO NOT MAKE AS MUCH MONEY AS THE OTHER PEOPLE WHO WORK IN THE CITY. NOT EVERYONE USES EXACTLY THE SAME FACILITIES WITHIN THE CITY LIMITS.)

Define each of the following:

19. Income: (MONEY EARNED FROM WAGES.)
20. Capital Gains: (MONEY GAINED BY THE SALE OF STOCK, BONDS, ETC.)
21. Interest: (MONEY EARNED FROM A SAVINGS ACCOUNT OR MONEY PAID ON A LOAN.)
22. Dividends: (MONEY EARNED FROM STOCKS AND BONDS OR A CREDIT UNION ACCOUNT.)
23. Adjusted Gross Income: (TOTAL INCOME FROM ALL SOURCES.)
24. Deductions: (ITEMS TAKEN OFF THE GROSS INCOME, ITEMS NOT TAXABLE.)
25. Exemptions: (PEOPLE THAT YOU CAN USE TO TAKE MONEY OFF THE GROSS INCOME.)
26. Head of the Household: (TAKING CARE OF SOMEONE DURING A YEAR.)
27. Unearned Income: (INCOME RECEIVED NOT THROUGH A JOB.)
28. F.I.C.A.: (SOCIAL SECURITY)
29. 1040-A form: (SHORT FORM WITH NO DEDUCTION.)
30. 1040-EZ form: (FORM FOR STUDENTS.)
31. W-2 wage and tax statement: (STATEMENT OF WAGES AND TAXES TAKEN OUT OF ONE'S CHECK DURING A YEAR.)

Adult Roles & Responsibilities

Parenting

CE069574

INTRODUCTION TO PARENTING

To introduce the unit on parenting, read the story *The Giving Tree*, by Shel Silverstein, Harper and Row, publishers. Relate how the tree is like being a parent. The love you feel for your children makes it possible for you to give all you have for their benefit.

This unit is not meant to frighten the students, but to make them aware of what a great responsibility parenting is. Parental involvement in this unit will be helpful and help the students see their parents as people, not just parents.

UNIT: Parenting **TOPIC:** Personal Readiness

COMPETENCIES:
Analyze personal readiness for parenting responsibilities.

INTRODUCTION:
"THE PRICE IS RIGHT"--Play the game, using the different items needed for a baby. [Information--"The Price Is Right"]

LESSON OPTIONS/SUPPLIES:

OPTION #1
THE COST OF A CHILD--Have students determine the amount and cost of raising a child for one year. You may give the students the information as a class presentation, or have them go into the community and discover the information on their own. [Information--"The Cost of a Child", Worksheet--"Costs of Parenting for One Year"]

OPTION #2
COSTS OF PREGNANCY--Divide the class into small groups. Each group should figure the hospital costs involved for one of the five different parents described on the teacher information sheet. [Copy the sheet "Costs of Pregnancy" and cut it into strips to give to the student groups.]

OPTION #3
WHEEL OF LIFE REPORT #12--COST OF HAVING A BABY--You or your wife just came home from the doctor with the news that you are going to have a baby. You are both excited, but a little overwhelmed by all the expenses. You have created a list with prices of medical expenses and other items you will need to care for the baby. Share the list with the class.

TEST BANK:

1. Children may create jealousy within a family. T F
2. There is a separate charge for the baby staying in the hospital. T F
3. To have a baby, without complications, the cost is about ($4250).
4. In Utah, the average hospital stay for a normal delivery is (2) days. For a Cesarean section it is (4) days.
5. If child care costs $1.50 per hour, what is the approximate cost of child care for a full time working mom, for one month? **($240.00, + or - $50.00)**.

THE PRICE IS RIGHT

SUPPLIES:

1. Baby care product containers (25 or more), with price tags attached to the bottom of each. (You may wish to ask students to help collect these containers, then give them extra points or a treat.)
2. Pictures of baby furniture, clothes, etc. (along with their descriptions and prices) cut from a catalog. Attach each picture to one side of a sheet of construction paper, with its description and price attached to the other side.
3. Prizes (optional) such as frosted animal crackers for first round winners and a baby food jar full of candy for the grand prize.
4. Calculator.

PROCEDURE:

Select a student to be the hostess; another student to be the mathematician. The teacher is the host. The front row of students, in desks, is the first group of contestants. The hostess will show them the first picture as he/she reads the description on the back. Contestants must guess the price of the object. The winner is the person guessing the closest price without going over the actual price.

That person then comes to the front of the class and is shown five baby product containers. The object is to guess the prices of each. The mathematician keeps track of each price and gives the total. The actual price of each product is then revealed and the mathematician totals the actual prices.

This process is repeated with the next row of students until all rows have competed.

THE COST OF A CHILD

There is an old saying, "If you have money problems, you have marriage problems". The couple definitely needs to sit down and see if they are in a position financially to have a child.

While the costs will vary from area to area, and the circumstances of the mother and child's physical condition may cause a large variation in financial costs, the following are fairly representative for the Utah area. **(Teacher: be sure to compare these amounts for those charged in your area.)**

Doctor for delivery and pre and postnatal checkups.		
Vaginal		$1200.00
Cesarean Section		$1500.00
Anesthesia (Epidural)		$350.00 +
Hospital Room for Mother		$1500.00+
Hospital Room for Child		$151.00+
Pediatrician		$60.00
OPTIONAL!! Ultra sound	2 @ $100	$200.00
Blood Tests		$50.00

The cost of baby food, clothing, and other necessary items should be calculated beforehand so that they can be budgeted into the financial situation.

Children are very expensive. If at all possible, the couple should have an insurance policy to help defray the expenses.

At the conclusion of this activity discuss:

1. Is the cost of raising children greater or less than you guessed?
2. Are there other expenses you would like to add?
3. How much money would a person have to earn to pay these expenses?
4. What are ways to reduce the costs of caring for babies? How would you feel about buying items at a second-hand store?
5. How important is maternity insurance?

The following items should be used in this assignment. The teacher will need to check his/her own area for current costs. The costs shown below were computed on 1985 national averages.

Mother's Medical Expenses

VAGINAL BIRTH--This includes all exams before birth, delivery charges on a vaginal birth and postpartum exam.	**$1200.00**
CESAREAN SECTION--This includes all exams before birth, delivery charges, a Cesarean section birth and postpartum exam.	**$1500.00**
HOSPITAL CHARGES	
12-24 hours	**$1500.00**
3 days	**$2400.00**
2 days	**$2200.00**
EPIDURAL (depending upon how long it is needed).	**$350.00**

Most people have some form of health insurance. However, insurance policies vary. Some pay most of the maternity cost, but most pay somewhere between one-third and one-half.

You can lower expenses by having a midwife or a resident in a local teaching hospital deliver the baby, staying in a maternity ward, and/or by attending a maternity clinic or center which establishes fees according to the individual's ability to pay.

Adolescents who do not receive adequate prenatal care are especially at risk for complications during their pregnancies and deliveries. If any complications do develop, costs will be much higher in both this and the next category. Family insurance policies may not cover maternity benefits for women under age eighteen.

Baby's Medical Expenses **$305.00**

The baby's medical expenses are based on $65.00 for examination by a pediatrician, six routine office visits at $35.00 each, plus $30.00 for inoculations. This assumes the baby is well and needs no extra visits to the doctor or pharmacy. Some public clinics provide free or low cost services. Do not forget the cost of vitamins if you plan on giving them to your baby.

HOSPITAL CHARGES	
12-24 hours	**$151.00**
per day	**$192.00**
NICU (includes room and medications)	**$1500.00**
CIRCUMCISION	**$90.00**
PEDIATRICIAN (no complications or problems with the baby)	**$60.00**

Medication charges are added to these costs. Add another $200.00 for supplies.

Diapers **$550.00**

This is the estimated cost for the convenience of disposable diapers. You can save money by watching for sales and by shopping for diapers in a discount store. You can save even more money by purchasing your own supply of cloth diapers and laundering them at home. This costs approximately $250.00 a year but takes more of your time.

Baby's Clothing **$350.00**

When buying baby clothes it is best to look for practical, sturdy, wash-and-wear clothing. You can go below the $250.00 allotted here if you borrow baby clothes from relatives and friends, shop at discount stores, and buy clothes slightly larger than necessary, so they will last more than one season. A baby born in late spring can wear just an undershirt and diapers for several months.

Baby's Food

Although babies do not eat very much, they eat often. One way you can save money on baby food is by breast-feeding. However, the decision about whether to nurse an infant should be made for other reasons in addition to financial considerations. Many public health departments provide free supplemental food, including baby formula, to low income families.

FORMULA	**$550.00**
FOOD	**$200.00**

Nursery Furniture **$500.00**

The $500.00 allotted here includes a crib, high chair, dresser/changer, sheets, blankets, pads, baby carriage, infant car seat, and portable bassinet. You can save money by buying used items, borrowing from friends and relatives, or improvising--using an old table for a changer, for example.

Baby-Care Needs **$95.00**

Baby-care items included here are baby powders and lotions, Tylenol, thermometers, bottles, sterilizer, feeding dish, vaporizer and baby spoon.

Child Care (first year only) **$2600.00**

This one large expense will continue for some years if the mother works full-time. The estimated cost is for a private nursery school where the child can stay 8 hours a day, 5 days a week. However, it is still extremely difficult to find convenient, full-day infant programs. Many nurseries will not take children until they are toilet trained. Licensed home day care is available in some areas.

Baby-Sitter **$144.00**

This figure is based on $2.00 an hour for 6 hours a month. You will probably want more free time than this figure reflects. Of course, you can save money if you have relatives who are willing to baby-sit or if you take your child with you.

Baby Pictures **$75.00**

Taking pictures yourself is quite a bit cheaper than hiring a professional photographer. The cost of $75.00 is for ten rolls of film (developing included) and an inexpensive camera.

(Adapted from "Baby's First Year", pp. 143-144 *Life Planning Education.*)

OPTION #1^^^STUDENT

Name ______________________________ Cost ____________________

COSTS OF PARENTING FOR ONE YEAR

Mother's medical expenses ______________________________
(Include obstetrician's fees, and hospital bills for a three-day stay in a semi-private room.)

Baby's medical expenses ______________________________
(Newborn care in hospital, inoculation, 6 routine visits to the doctor.)

Diapers ______________________________

Baby's clothing ______________________________
(Do not forget undershirts, sleepers, nightgowns, bibs, booties, shirts, pants, etc.)

Baby's food (Bottle fed infants) ______________________________
(Formula, cereal, bottled food.)

Nursery furniture ______________________________

Baby care needs ______________________________
(Diaper bag, car seat, infant seat, blankets, sheets, etc.)

Child Care ______________________________
(5 days per week, 8 hours per day)

Baby sitters ______________________________

Additional optional items ______________________________

TOTAL ______________________________

COSTS OF PREGNANCY

1. Normal pregnancy, complications at birth. Baby is in the newborn ICU for 2 days. Total hospital stay is 3 days for mother and 5 for baby (2 of which were in ICU).

2. Problems during pregnancy. Baby is born prematurely. Baby spends 2 months in newborn ICU. Mother spends 3 days in the hospital.

3. Complications during pregnancy. Mother has difficulty during birth, has to have a Cesarean Section. Both mother and baby had a 5 day stay in the hospital.

4. Natural childbirth without anesthetic. Birth is without complications. Mother and baby stay 24 hours and are released. Baby is not checked by a pediatrician.

5. Normal childbirth. 2 day hospital stay for both mother and baby.

UNIT: Parenting **LESSON:** Prenatal Development

COMPETENCIES:

1. Identify the changes that occur in a mother's body during pregnancy.
2. Identify the development that occurs in a fetus during pregnancy.

INTRODUCTION:

Pregnancy creates many changes for the mother/father and of course the growing baby. Understanding these changes will help you through each stage of pregnancy. (NOTE: There are many filmstrips and movies available on pregnancy. See "Resource" section at the end of this lesson for possible choices to enhance this lesson.)

LESSON OPTIONS/SUPPLIES:

OPTION #1
TRIMESTERS--Lecture on the three trimesters of pregnancy. [Information--"Trimesters"]

OPTION #2
MOVIE--"Miracle of Life, II" (available from the local hospital) or filmstrips included with the Nasco Babies. This will tie the information together. [Any video or film that presents the information in an appropriate manner]

OPTION #3
EMPATHY BELLY--The Empathy Belly may be purchased for use with this unit. This is a device that simulates the physical changes that occur in a mother's body during pregnancy. [Empathy Belly is available from "Birth Ways Child Birth Resource Center, Inc., 6316 159th Place, N.E., Redmond, Washington 98052, 206-881-5242, approximately $700.00]

OPTION #4
VIDEO--PREGNANCY AND THE MOM, available through Child Birth Graphics or Deseret Book Company. Cost is approximately $15.00. [Video--"Pregnancy and the Mom"]

SUMMARY:

The prenatal development of a baby and the changes that take place in the mother are amazing. Early prenatal care is important in the development of a baby and the care of the mother. Pregnancy is a wonderful experience. Even though there are sometimes inconveniences, the end result is a miracle--a sweet, innocent, wonderful baby.

TEST BANK:

1. List three symptoms or signs of pregnancy.
   (ANY THREE: NAUSEA, MORNING SICKNESS, MISS A MENSTRUAL PERIOD, CRAVINGS, FREQUENT URINATION, FATIGUE, DIZZINESS, TENDER BREASTS)
2. Explain the development of a baby in the second trimester.
   (2" LONG, MUSCLES FORMED AND BEGINNING TO MOVE, 3/4 OZ. SKULL BONE DEVELOPMENT, EYES, EARS, AND FINGERPRINTS ARE FORMED)

RESOURCES:

Nasco Babies Life Forms
Nasco Home Economics Filmstrips
Childbirth graphics
Life Magazine pictures of life before birth
"Empathy Belly" and accompanying charts

TRIMESTERS

FIRST TRIMESTER

THE MOTHER

There are many signs and symptoms that help determine pregnancy.

The first and most obvious change is missing a menstrual period. Usually with this symptom a woman will suspect pregnancy, although some women may miss two periods (if their cycle is not regular) before suspecting pregnancy.

A simple urine test from the doctor will show whether or not she is pregnant.

Home pregnancy tests are available for $10-$15 and are quite accurate, but are no substitute for a doctor's test or visit. (Most doctors will give their own test anyway!)

Other changes that take place in the women are as follows:

Morning sickness/nausea: This probably occurs due to the change in hormones or a drop in blood level. Morning sickness does not just take place in the morning. Many women say it is associated with smells or foods they eat. Not much can be done to cure morning sickness. (Drugs or over-the-counter stomach remedies should not be taken.) Watching the diet can help relieve some of the symptoms. Your doctor may recommend eating several small meals throughout the day and/or eating something before getting out of bed, such as crackers. Also, there is a vitamin B6 shot the doctor can give that seems to help many women.

Frequent urination: Because the uterus lies next to the bladder, the changes in the uterus cause crowding. Therefore, the need for urination is increased.

Cravings: Unusual food cravings are also common during pregnancy. Giving in to them once in a while is all right. If you crave non-food items, consult your doctor.

Breasts: Swollen, tender breasts are common in pregnancy. This may occur *before* the menstrual period is missed. The breasts will enlarge a lot during the first few months. Although nothing will prevent stretch marks, lotions can relieve the tightness and itching associated with pregnancy.

Fatigue and Dizziness: These are two common symptoms of early pregnancy. To alleviate dizzy spells, get up slowly. To help with fatigue, get plenty of rest and eliminate unnecessary physical exertion. However, maintaining a regular prepregnancy exercise program can be most beneficial as long as it is with your doctor's approval.

THE BABY

During the first trimester many changes take place for the baby.

At four weeks the embryo is approximately 1/4 inch long and its heart has started to beat. By six weeks after fertilization the embryo is about 5/8 inch long and has developed most of its vital organs. Its bones are still soft but the skeleton is well formed. The arms and legs are forming. At eight weeks the embryo officially becomes a fetus.

In two months the mother has missed two menstrual cycles and her body has created a completely new individual.

By the ninth week the placenta has taken over care of the fetus. The fetus floats in the amniotic fluid and is nourished from the placenta through the umbilical cord.

At twelve weeks the fetus is 2 3/4 inches long. Most of its organs are working, including the kidneys. Its arms, legs, hand, fingers, etc. are fully developed. The nails on its fingers and toes are starting to develop.

THE MOTHER

At the end of three months the baby is essentially complete. From now on the mother's uterus is busy helping the growth and perfecting of the baby.

The doctor should be called immediately if any of these symptoms occur:

1. Vaginal bleeding
2. Sharp abdominal pain or cramping
3. Loss of fluid from the vagina
4. Severe or prolonged nausea or vomiting
5. Frequent dizzy spells
6. Painful urination
7. High fever over 100 degrees F.
8. Vaginal discharge that is irritating

Some other things to consider:

1. Do not take any medications unless approved by your doctor. This includes over-the-counter drugs.
2. No drugs or alcohol. These have a tremendous effect on the baby.
3. No X-rays. Radiation can interfere with cell division and organ development.
4. No saunas and hot tubs. The high and prolonged temperatures can be harmful to the fetus.
5. Vaccinations. Because vaccinations are live viruses, these should not be taken during pregnancy. However, do vaccinate the children in your home to protect them against these deadly diseases.
6. Cats. A parasite found in cats, cattle, sheep and pigs can cause a disease in humans called Toxoplasmosis. This can cause severe damage to an unborn child. Because of this risk, you should avoid undercooked meat and changing cat litter boxes.

SECOND TRIMESTER

THE MOTHER

The woman's body has many changes taking place:

Skin. Skin is a complicated. Each woman's body reacts differently to pregnancy. It may become oily, dry, scaly, etc. The skin must stretch over the growing uterus. Therefore, stretch marks appear often. Facial skin may darken. This is called Chloasma or the mask of pregnancy. Staying out of the sun can help, but usually there is nothing that can be done to prevent it. It usually disappears after pregnancy. Another area that darkens is a line from the belly to the pubic hair. This is called Linea Nigra. This line disappears after pregnancy. Many women have this line--some darker than others.

Emotions. Because of the hormonal changes within the woman's body, she may experience mood swings, depression and even bad dreams. She simply must adjust and realize that the moods will pass. She may need a few extra breaks or time to relax. She should not blame herself, but realize that this is normal with all of the changes taking place in her life.

THE BABY

By the fourth month the fetus is about 2 inches long. The first outlines of the face are showing. The muscles have developed and are beginning to make the baby move. The baby weighs about 3/4 of an ounce (the weight of an ordinary letter). The umbilical cord and placenta are now the source of nourishment from the mother. By the fifth month the fetus is six inches long and is completely formed. The baby's movements are noticeable to the mother and she will feel them regularly. The skull bones are the most important bones being developed at this time. These will not complete development until after the baby is born. The sixth month is just past the half-way mark. The eyes are now fully developed. The ears are complete. There is a lot of evidence to show that the baby can hear the outside world. The sounds are probably muffled, maybe like sounds under water. It is also believed the baby can hear the mother's voice and heart beat and, of course, the rumbling of her stomach. Fingerprints are formed.

THIRD TRIMESTER

THE MOTHER

The most obvious change that takes place in the third trimester is the woman's body. The abdomen enlarges and fatigue is common. At this point, the woman may feel like cutting back on chores and physical activity. Exercise is still important, but she should cut down on other chores--it won't hurt to let the husband vacuum and dust.

The baby moves a lot now. The mother should feel it move every couple of hours. If she does not, she should call her doctor. Generally expectant fathers take more interest during this last trimester. This is because they can feel the baby move and the reality of the impending birth makes them anxious and excited.

A lot of women become more interested in how their bodies function during pregnancy, especially with a first pregnancy. They read everything they can to learn about this process.

There are some common discomforts many women experience during the third trimester:

1. Heartburn is caused by of the large size of the baby and the stomach being pushed up. Usually cutting down on the size of meals will help with this problem. Eating several smaller meals is suggested. Another help is cutting out greasy and spicy foods. Again, the caution, do not take any over-the-counter medicines without your doctor's approval.
2. Shortness of breath is due to the size and activity of the baby. Taking deep breaths is a difficult task. Before delivery the baby "drops", making breathing easier.
3. Some women experience heart palpitations. The body volume has increased and sometimes the heart has to work overtime. However, the heart can stand the strain.
4. Leg cramps are common, especially late in the pregnancy. These are often called "Charley Horses". The woman must walk them off or relax until they end. Providing the body with plenty of calcium is important. Sometimes taking extra calcium is helpful.
5. Round ligament pains. Because of all the pressure on the ligaments in the lower abdomen, a mild to moderate pain sometimes occurs. There is a new product called a SLING available at women's personal departments. This helps support the abdomen and back, relieving pain and discomfort.

THE BABY

The last trimester is mostly a time for the baby to grow and develop, by developing a layer of fat. The organs develop and get ready for the baby to be born. The lungs develop in preparation for breathing and the baby is now head down. It does not have room to roll around as in previous months. It still moves, but is not as active in the last few weeks because of limited space. By the end of the 38-40 weeks, the baby "drops"--giving the mother a little breathing space.

DANGER SIGNALS

As in the other trimesters there are danger signals to watch for:

- vaginal bleeding
- sharp abdominal pain/cramping
- loss of fluid
- frequent dizzy spells
- visual disturbances
- nausea or vomiting
- sudden and excessive swelling of face, hands, and feet
- headache
- burning, painful urination
- fever
- vaginal discharge

Call your doctor if any of these problems occur.

The recommended weight gain for an average woman during pregnancy is 23 or 24 pounds. This weight is distributed as follows:

Baby--7 1/2 pounds
Placenta--1 1/2 pounds
Uterus--2 pounds
Amniotic fluid--1 1/2 pounds
Extra blood volume and water retention--4 1/2 pounds
Breast tissue--3 pounds
Maternal stores of protein--4 pounds

UNIT: Parenting **LESSON:** Problem Pregnancies/Birth Defects

COMPETENCIES:

1. Discuss problem pregnancies.
2. Identify the causes of prematurity in babies.
2. Explain the five major kinds of birth defects.

INTRODUCTION:

How many of you know someone who has had a problem pregnancy? Did she ever think anything like that could happen to her? No one plans on having a problem pregnancy, but everyone should know something about the potential problems in order to safeguard their health and the health of their fetuses. Have a scale and compare something that is familiar to the students to a one- pound baby, a two-pound baby, three-pound baby, etc. (potato, margarine)

LESSON OPTIONS/SUPPLIES:

TEACHER NOTE: This lesson discusses problem pregnancies and birth defects. Students need to understand that not all problem pregnancies result in birth defects. This lesson is not meant to scare the students, just make them more knowledgeable about pregnancy and the things they can do to increase their chances of having a healthy baby.

OPTION #1
PROBLEM PREGNANCIES--Present discussion on problem pregnancies. [Information--"Problem Pregnancies"]

OPTION #2
REPORTS--Collect information from the March of Dimes and other resources concerning problem pregnancies. Divide the class into small groups and have them report on the literature their group reviews.

OPTION #3
PREMATURE BABIES--Discuss the reasons for premature babies. [Information--"Premature Babies"]

OPTION #4
VIDEO--"COCAINE'S CHILDREN" or "CRISIS FOR THE UNBORN"--Videos available from March of Dimes. (March of Dimes, Birth Defects Foundation, National Headquarters, 1275 Mamaroneck Ave., White Plains, New York 10605, 914-428-7100.) [Video]

OPTION #5
BIRTH DEFECTS--Present lecture. [Information--"Birth Defects"]

OPTION #6
PAMPHLET REVIEW--Divide the class into small groups and assign each group review a pamphlet that deals with birth defects, then share the information with the class. [Pamphlets]

OPTION #7
PREVENTABLE BIRTH DEFECTS--Present information to students.
[Information--"Preventable Birth Defects"]

OPTION #8
GUEST SPEAKER--the March of Dimes has speakers and presentations that deal with birth defects and premature babies. Contact your local March of Dimes for more information.

OPTION #9
WHEEL OF LIFE REPORTS:

#16--BIRTH OF A PREMATURE BABY WITH COMPLICATIONS--You or your wife have just given birth to a premature baby and the doctor tells you that your child has several complications and possibly some birth defects. Gather information on birth defects or complications and what kind of help you are eligible for and where you could obtain it.

#17--PREGNANCY OVER 40--You postponed marriage until you were a little older than average. You feel good about having completed your education and you love your job. You and your spouse have good salaries and a very comfortable lifestyle. You have only been married a short time and you have adjusted well to this point. You both want children and have discussed getting pregnant, but you are both over forty and are concerned about the complications that might be encountered. Investigate information dealing with this problem and share the information with the class. What risks are involved for both the mother and the baby? What additional precautions must be taken during the pregnancy? What is the projected outcome of the pregnancy? Will there be any lifestyle changes required of you due to pregnancy this late in life?

#25--HANDICAPPED CHILD--You or your wife just gave birth to a handicapped child. Tell us all you can about the cause, symptoms, care, and where you might go for help.

#26--MULTIPLE BIRTHS--You or your wife are pregnant and you have been told that you will have more than one baby. Tell the class how this was diagnosed, how many babies there are, what the percentages are of you having healthy babies, what financial impact this will have on you and your spouse, and what emotional impact this will have on you, your spouse and the other children you already have.

#27--ADOPTION OF A DISADVANTAGED CHILD--You and your spouse have decided to adopt a baby. This will not be an average adoption. You have decided to bring a disadvantaged child into your warm and loving home. You are not quite sure if you will adopt a handicapped child or a child of a different race. Do some investigating and tell the class what you find. What are the costs and qualifications to make such an adoption? What risks of losing the child or of having difficulty with this child do you face? What channels will you have to follow in order to get this child? What impact will this have on the children that you already have? Interview some parents that have been through the same kind of adoption and tell the class their feelings and experiences.

SUMMARY:

Many problem pregnancies can be avoided by following good health rules; other problem pregnancies must be dealt with in other ways.

TEST BANK:

1. Another name for an ectopic pregnancy is (TUBAL PREGNANCY) .
2. Down's Syndrome is caused by 3 of the (21st) chromosome.
3. (HEMOPHILIA) when the blood does not clot. Is a hereditary disease found only among males.
4. Smoking mothers usually have:
   a. smaller babies
   b. larger babies
   c. the same size babies as non-smoking mothers.
5. Most miscarriages occur in the:
   a. 1st trimester b. 2nd trimester c. 3rd trimester
6. Define "premature". (A BABY BORN BEFORE THE COMPLETION OF 37 WEEKS OF PREGNANCY OR UNDER FIVE POUNDS OF WEIGHT.)
7. Name eight reasons for premature babies. (ANY OF THE FOLLOWING: CANNOT AFFORD PROPER CARE, POOR NUTRITION, MOTHER IS TOO YOUNG, TOO OLD, TOO SMALL, TOO LARGE, OR HAS HAD TOO MANY CHILDREN, TOXEMIA, GESTATIONAL DIABETES, MATERNAL INFECTIONS, MATERNAL ADDICTIONS, MULTIPLE BIRTHS, PLACENTA ABRUPTIA.)
8. What is a "birth defect"? (A BIRTH DEFECT IS AN ABNORMALITY OF STRUCTURE, FUNCTION, OR BODY METABOLISM, WHICH RESULTS IN PHYSICAL OR MENTAL HANDICAP, SHORTENS LIFE OR IS FATAL.)
9. Name two types of birth defects and give one example of each. (Any two of the following)
   A. MALFORMATIONS PRESENT AT BIRTH: CLEFT PALATE AND CLUB FOOT
   B. BLOOD DISORDERS: HEMOPHILIA AND SICKLE CELL ANEMIA
   C. CHROMOSOMAL ABNORMALITIES: DOWN'S SYNDROME
   D. PERINATAL DAMAGE
   E. IN-BORN ERRORS OF METABOLISM PKU AND TAY SACHS
10. List three things you can do to lessen the chance of having a baby with birth defects. (1-CORRECT PRENATAL CARE, 2-AVOID SUBSTANCE ABUSE, 3-GENETIC COUNSELING, 4-AVOID EXCESSIVE RADIATION.)
11. Pregnant women need NOT avoid:
    a. cooked oysters. b. rare steak, c. the cat's litter box, d. paint fumes.
12. Name a disease that could cause eye damage to an unborn baby. (RUBELLA, GONORRHEA, CHLAMYDIA, HERPES, SYPHILIS)
13. Babies born to smoking mothers have a higher risk of being:
    a. miscarried, b. stillborn, c. low birth weight, d. all of the above
14. As long as you never get "drunk" during pregnancy, your baby will never have Fetal Alcohol Syndrome. T F
15. Fetal Alcohol Syndrome is totally preventable. T F
16. Describe the condition of a newborn baby born to a mother who is addicted to one of the "street drugs". (OPINION)

PROBLEM PREGNANCIES

Ectopic Pregnancy (Tubal Pregnancy): The egg attaches to the wall of the fallopian tube instead of the uterine wall.

Multiple Births: In multiple births the lack of space, which is a problem in itself, can cause other problems. The uterus can only hold so much and multiple births (because of the lack of space) usually cause the mother to deliver before the babies are fully matured. Twins occur about 1 in 87 births, triplets 1 in 7000 births, quadruplets 1 in 550,000 births, and quintuplets 1 in 57,000,000 births. (Fertility drugs may alter these statistics.)

Rh Factor: The Rh factor is a substance found in the red blood cells of most people. Such people are said to be "Rh positive". There are some people, however, who lack the Rh factor ("Rh negative"). Both conditions are inherited and both are considered normal. However, the genetic pattern may be such that the woman who is Rh negative, is carrying an Rh positive fetus. This condition can be threatening to the fetus unless special immunization precautions are taken. This condition must also be considered in blood transfusions. The Rh factors are found in 15% of whites, 7% of Blacks, and only 1% of Chinese and Japanese. See Parenting, A Guide for Young People, Gordon/Wollin, page 68.

Genetic Defects: This term refers to defects or abnormalities that are truly hereditary. They are passed from parents to their offspring by the reproductive cells (sperm and egg). These traits are carried by the genes. If either of the prospective parents knows that their families have genetic abnormalities, they should consult their family physician, who in turn may refer them to a genetic counselor. The following page contains a list of some of the more common defects that are inherited or genetically determined:

Down's Syndrome (Mongolism): caused by the presence of three instead of two of the 21st chromosomes. Characterized by slanting eyes, broad hands, with short fingers and a short broad skull.

Phenylketonuria (PKU): a deficiency of the enzyme necessary to convert protein. May cause severe retardation in late childhood.

Sickle Cell Anemia: found mainly among children of Black families. Creates defective red blood cells and effects 8-10% of the American Black population.

Diabetes: The pancreas does not function properly and the body does not carry on normal metabolism of sugar.

Tay Sachs Disease: The person has defective eyes and suffers gradual blindness with a severe loss of weight. It is found mainly among Jewish children of Eastern European origin. This defect affects the central nervous system and finally causes death.

HEMOPHILIA: The blood does not clot normally. It is found only among males. Females may transmit the disease but do not suffer from it.

SPONTANEOUS ABORTION/MISCARRIAGE

When the baby is involuntarily expelled from the body of the woman before it is viable (capable of surviving on its own), it is clinically termed a "spontaneous abortion". You may be more familiar with the household term "miscarriage". A spontaneous abortion should not be confused with a voluntary abortion, which is terminating the pregnancy by mechanical means.

Usually a spontaneous abortion (miscarriage) is nature's way of eliminating an abnormal pregnancy. About 15% of all pregnancies end in spontaneous abortions (about 1 out of every 6 pregnancies). Experts suggest that approximately 25-50% of spontaneous abortions are a result of chromosomal problems.

Some common causes of spontaneous abortion are:

INFECTION: any type of acute infection carried in the body may be dangerous to the fetus.

OLD OR AGED OVUM: fertilized just before it dies.

DEFECTIVE IMPLANTATION: the placenta breaks loose due to a lack of hormones.

ECTOPIC OR TUBAL PREGNANCY: 1 in 300 pregnancies are ectopic.

CORD ACCIDENTS: the cord may be torn off or twisted.

PLACENTA PRAEVIA: the placenta is low in the uterus or may even cover the cervix and precedes the baby .

PLACENTA ABRUPTION: premature separation from uterine wall.

TOXEMIA: near the 24th week , the mother gets swelling, puffy fingers, and feet. The body does not use protein correctly, which results in albumin (protein in the urine). This can cause convulsions, stillbirths, or maternal death.

HEMORRHAGE (Bleeding): usually caused by a placenta abruption or placenta praevia.

Most spontaneous abortions occur in the first trimester (the first 12 weeks). The baby usually dies two to four weeks before it is expelled.

If all of the products of conception are not completely expelled, it may be necessary for the doctor to perform a "D and C" (dilation and curettage). The walls of the uterus are scraped gently with surgical instruments to remove the remaining tissue.

DRUGS

No drugs should be taken by a pregnant woman, unless prescribed by a competent physician. (90% of over-the-counter drugs available have never been tested for their effects on the unborn. A tranquilizing drug called Thalidomide was developed in Europe. Many babies born to mothers who had taken the drug had crippling defects, including stunted and misshapen limbs.

Heroin, cocaine, and morphine are hard drugs and are highly destructive. A pregnant woman who takes them is poisoning her unborn child, as well as herself. The baby will be born addicted to the drug.

There is much controversy over the use of marijuana, hashish, LSD, barbiturates and amphetamine pills. The best advice is that NO pregnant woman should take any of these drugs because of the high rate of birth defects attributed to them. Because the latest research is also beginning to show the effects of drugs upon the sperm; men should not use these drugs when planning future fatherhood.

PROBABLE EFFECTS ON CHILDREN WHOSE MOTHERS USE CHEMICALS DURING PREGNANCY

ALCOHOL:

The Fetal Alcohol Syndrome (FAS) is seen in one out of every 600-1000 births and is dose-related. While full blown FAS is believed to occur at 60 grams of alcohol a day, significant neurological impairment in the infant can occur with the ingestion of only one ounce of alcohol per day by the pregnant woman. FAS includes: brain injury, growth impairment, facial deformity, and congenital heart defects. The growth impairment is reflected in decreased length, weight, and head circumference. The small head seen in many of these infants is associated with severe to moderate developmental disabilities, since the circumference of the head is a reflection of brain growth. The failure to thrive is not eradicated with increased feeding; these children are born small and remain small.

Fetal Alcohol Effects (FAE) are seen in the offspring of mothers who drink moderately. The effects include: hyperactivity, low birth weight for gestational age, and other aspects of the FAS. FAS represents the tip of the iceberg, while FAE represents a greater number of infants who are affected by their mothers' alcohol use during pregnancy, but whose disabilities may go undiagnosed.

COCAINE AND CRACK:

Fetal effects of maternal use of cocaine include: prematurity, neonatal intoxification and withdrawal, cerebrovascular accidents, decreased blood supply to the gastrointestinal tract, decreased alertness, and an increase in Sudden Infant Death Syndrome (SIDS). Symptoms of maternal use of cocaine in babies include: jitteriness, excessive crying, increased appetite, extreme irritability and/or decreased consolability. Long term effects may include learning disabilities, behavioral problems, and Attention Deficit Disorder.

TRANQUILIZERS (Diazepam--Valium and other Benzadiazepines):
Diazepam accumulates in fetal tissues even after low to moderate chronic treatment (10-15 mg. per day). At birth the baby may appear intoxicated from the effects of the drug. The pharmacological action may affect the baby for 8-10 days. When the drug is eliminated from the baby's body, withdrawal will occur. Effects of maternal use of these drugs seen in babies include: lethargy, respiratory difficulties, apneic spells (breathing problems), disturbances in thermoregulation (temperature), hypotonia (muscles), and failure to suck effectively.

BARBITURATES:
A syndrome similar to the Fetal Alcohol Syndrome has been seen in babies of women who took barbiturates and dilantin during pregnancy. The baby may first appear to be acutely intoxicated with the barbiturate. But as the barbiturate is cleared from the body, the infant will move from a state of intoxication to withdrawal. This is dependent on the chronicity of use, the amount used, the last dose, and whether the mother was taking shorter or longer acting barbiturates. Symptoms of barbiturate withdrawal may not occur until 4-7 days after birth. These symptoms include: tremulousness, restlessness, persistent high-pitched cry, sleeplessness, and hyperreflexia (highly reactive). They can lead to convulsion if not properly managed.

PHENCYCLIDINE (PCP, Angeldust):
The fetal effects of maternal PCP use include: intrauterine growth retardation, delayed neonatal drug withdrawal, which may not be apparent until 5-7 days postpartum, and developmental delays. Follow-up studies reveal significant long-term developmental disabilities from infants displaying symptomatic addiction at birth. Withdrawal occurs later since this drug is lipid soluble, is found in the fatty tissues, and tends to recirculate.

NARCOTICS (Heroin and Methadone):
Heroin and methadone are both narcotics, but have properties which effect the pregnant woman and the fetus differently. Heroin is an appetite suppressant; pregnant women on heroin often have babies who are small for gestational age. Babies born of mothers who conceived on methadone or who were maintained on methadone soon after conception tend to be larger than those of heroin-using mothers. Heroin is a shorter acting drug than methadone, and this difference effects the onset, duration, and intensity of withdrawal. Heroin addicted babies will begin to experience withdrawal within 4-24 hours after delivery. Methadone dependent babies may show symptoms of withdrawal anywhere from the end of the first day to two weeks postpartum; the average time for onset of methadone withdrawal is 72 hours after delivery. Many infants born to mothers who are maintained at 20 mg of methadone or less and who are not using other drugs may not, in fact, demonstrate visible signs of narcotic withdrawal. Methadone withdrawal tends to be less intense than heroin withdrawal, but may last longer. In addition, while heroin withdrawal typically escalates and then abates in a stepwise fashion, methadon withdrawal can be biphasic, appearing subdued at times and then becoming more intense.

Neonatal Narcotic Abstinence Syndrome includes the following characteristics: central nervous system (CNS) hyperirritability, gastrointestinal dysfunction including regurgitation and diarrhea, respiratory distress, and vague autonomic symptoms of yawning, mottling, sneezing, and fever. The hallmarks of the CNS irritability are: tremors, hypertonicity, hyperreflexia, restlessness, insomnia, increased sucking reflex but difficulty in coordinating sucking and swallowing, and a high pitched cry. While narcotic withdrawal in adults is typically not life threatening, narcotic withdrawal in infants can be.

MARIJUANA:

Marijuana crosses the placenta and is also found in breast milk. It is associated with small birth weight, decreased psychomotor performance, decreased ability to perform skilled tests, and decreased learning ability. The ingestion of marijuana together with alcohol potentiates the alcohol. The Fetal Alcohol Syndrome is found five times more frequently in the offspring of mothers who use both alcohol and marijuana than in the offspring of mothers who use alcohol alone. Recent studies have indicated that marijuana use by pregnant women may also cause extremity deformities.

SMOKING:

Smoking is harmful to the person doing it, but it also causes small babies or low birth weight in infants which is a major problem of survival. Children living in homes where one or both parents smoke have twice as many infections. It is rare to find a woman addicted to alcohol and other drugs who does not also smoke cigarettes. It has been known since 1957 that maternal cigarette smoking during pregnancy reduces the birth weight of the baby. Infants born to women who smoke, weigh on the average 200 grams (7 ounces) less than babies born to non-smoking women. The Surgeon General has reported that 20-40% of low birth weight incidents in the United States are related to maternal smoking. Furthermore, the decrease in weight is directly correlated with the amount a woman smokes during pregnancy; that is, the more a woman smokes, the smaller her baby will be. This decrease is weight has been directly attributed to the deleterious effects of the carbon monoxide found in cigarette smoke. Low birth weight is a reflection of intrauterine growth retardation and as such poses a significant risk to the newborn. Babies who are born full term but are small for their gestational age have increased mortality and morbidity and are at increased risk for cerebral palsy, malformations, and developmental disabilities. Researchers have described a Fetal Tobacco Syndrome, which includes adverse effects on the child's growth, intellectual development, and behavior. The Fetal Tobacco Syndrome is attributed to the effects of nicotine and cyanide in cigarette smoke. Maternal smoking also increases the risk of Sudden Infant Death Syndrome and has been clearly lined with such obstetrical complications as spontaneous abortion, fetal death, low implantation of the placenta, premature separation of the placenta, bleeding, and pre-term delivery.

PREMATURE BABIES

A premature baby is a baby born before the completion of 37 weeks of pregnancy or under five pounds of weight. There are various causes:

1. Social
   a. economical--cannot afford proper care.
   b. nutrition--lack of eating correct types or amounts of food.
   c. young mother--under 16 years of age. May include lack of proper medical care and also lack of knowledge on how to care for self.
   d. single mom--no medical care, lack of insurance.

2. Age
   a. under 16--body of mother is not fully developed and simply cannot carry a child.
   b. over 35--differing view points (use current news articles on this subject).
   c. father over 40--lower sperm count.

3. Maternal size
   a. little tiny mom--under 5'4".
   b. underweight or overweight.
   c. has had many children and mother's body is worn out.

4. Maternal Diseases
   a. toxemia--a disease peculiar to pregnancy and is characterized by high blood pressure. This occurs in about 10% of all pregnancies, but is usually mild. The cause is unknown.
   b. gestational diabetes--women who do not normally have diabetes exhibit symptoms during pregnancy. It is diagnosed by the presence of glucose in the urine and an elevation of the sugar level in the blood.

5. Maternal infections such as strep.

6. Maternal addictions
   a. smoking and alcohol (show video at this point)
   b. cocaine and crack
   c. new law against having an addicted baby

7. Multiple births--more than two babies--babies very small

8. Placenta abruptia
   a. praevia
   b. rupture
   c. if a baby is born with this problem an automatic drug screen is given on the mother because addicted mothers often have this problem.

Birth Defects

Birth defects are the nation's most serious child health problem. They strike more than 250,000 babies in the United States each year. They affect the daily lives of people of all ages. A birth defect is an abnormality of structure, function, or body metabolism which often results in a physical or mental handicap, shortens life, or is fatal. It may be inherited, or may result from environmental interference within the womb such as: maternal disease, drugs, or malnutrition. Additional causes may be outside pollutants, infections, or radiation.

Types of Birth Defects:

1. MALFORMATIONS PRESENT AT BIRTH.
   Defects such as congenital heart malformation, spina bifida (open spine), cleft palate, clubfoot.

2. INBORN ERRORS OF METABOLISM.
   Defects such as PKU, Tay Sachs disease.

3. BLOOD DISORDERS.
   Defects such as sickle cell anemia, hemophilia, thalassemia.

4. CHROMOSOMAL ABNORMALITIES.
   Conditions such as Down's syndrome, Klinefelter syndrome, Turner syndrome.

5. PERINATAL DAMAGE.
   Cases include certain infections, drugs, maternal disorders such as diabetes, high blood pressure, Rh disease, umbilical cord accidents, difficult labor or delivery, premature birth.

(Teacher note: in-depth printed material on each of these birth defects is available through the March of Dimes.)

PAMPHLET REVIEW

Divide the class into small groups. Assign each group one of the following hazards to prenatal development. Have them describe the effects to the class.

1. Alcohol
2. Smoking
3. Over-the-counter drugs such as aspirin, antibiotics, laxatives, vitamins.
4. Prescription drugs such as valium, barbiturates, antibiotics
5. Street drugs such as heroin, cocaine, crack, marijuana, PCP
6. STDs
    a. Chlamydia
    b. Gonorrhea
    c. Syphilis
    d. Herpes
    e. AIDS
7. Rubella
8. Parasites (from incompletely cooked meat or cat feces)
9. Poor nutrition (include what nutrients would be increased, what foods should be avoided)
10. Radiation and pollution

PREVENTABLE BIRTH DEFECTS

NUTRITION:
The nutrition of the pregnant mother is of utmost importance to the fetus. Many nutrients are needed in increased amounts during pregnancy: iron, protein, calcium, folic acid, vitamin D., and magnesium. These nutrients are found in dark leafy greens, meats, eggs, and milk. It is also important that the expectant mother avoid salt, caffeine, and nutri-sweet during the pregnancy.

ALCOHOL:
Do not drink alcohol when you are pregnant. The effects of drinking are: FAS, smaller baby at birth, facial deformation, retardation, smaller brain, miscarriage, or still birth.

SMOKING:
Smoking during pregnancy results in miscarriage, smaller birthrate, decreased oxygen to the fetus.

DRUGS:
Over-the-counter drugs, including aspirin, can cause hemorrhaging. Avoid large doses of vitamins.
Prescription drugs--avoid accutaine.
Street drugs--these include cocaine, PCP, and crack. They create addictions, mental and emotional damage.

STDs:
Gonorrhea, chlamydia--cause ear and eye infections, pneumonia, blindness. They must be treated with antibiotics.
Syphillis--damages bones, liver, lungs, blood vessels, may cause death. Must be treated with antibiotics.
Herpes--may necessitate a C-section, if active.
AIDS--causes death

RUBELLA (MEASLES):
May cause loss of hearing, vision, damaged heart, mental retardation, death. Woman should be vaccinated before pregnancy occurs.

PARASITES:
Causes toxoplasmosis. Avoid cat feces and undercooked food.

RADIATION (X-RAYS, NUCLEAR ACCIDENTS):
Causes a break-down of the bones, and stops growth. Avoid X-rays as much as possible.

UNIT: Parenting **TOPIC:** Labor and Delivery

COMPETENCIES:

1. Evaluate childbirth/delivery options/facilities available.
2. Describe the care of the mother during the postpartum period.
3. Explain the emotional and psychological adjustments for both parents.

INTRODUCTION:

Show students an actual placenta and cord from a recent delivery. [Placenta and cord available from local hospital]

LESSON OPTIONS/SUPPLIES:

OPTION #1
LABOR AND DELIVERY--Present the information. Slides and transparencies from various sources will enhance this presentation. Slides from Childbirth Graphics are excellent. [Information--"Labor and Delivery"]

OPTION #2
FIELD TRIP--Take students to the hospital for a tour of the labor and delivery rooms and the nursery. A nurse could explain what takes place in the hospital and the care newborn babies and their mothers receive. If the hospital has a newborn intensive care unit, this would also be interesting for the students to see.

OPTION #3
THE FIRST SIX WEEKS--Present lecture. [Information--"The First Six Weeks"]

OPTION #4
WHEEL OF LIFE REPORTS

#15--HOME BIRTH OR HOSPITAL BIRTH--You are expecting the birth of your first baby in four months. You have a friend who had her baby at home. You are now contemplating the idea. Investigate this option thoroughly. Tell the class what you discover after conferring with a medical doctor, a midwife, a delivery room nurse, a couple who have had their babies born at home, and a couple who have had their babies born in a hospital. Be sure to include the risks as well as the benefits of each. What decision did you and your spouse make after considering all the information you received?

#21--MOTHERHOOD--You or your wife are about to become new parents and you have found it very interesting to talk to other mothers about their experience and feelings. Share with the class what you have found and what kind of mother you plan to be, or what kind of mother you would like your wife to be. (Speak to someone who has recently had her first child, one who has had several children, and one who is a little older and has had several children.)

SUMMARY:

Giving birth to a baby is the culmination of nine months of waiting, hoping and wondering. Although childbirth classes and the doctor try to help prepare you for actual delivery, you really will not understand until you hold the baby in your arms and realize that not only is the baby sweet and cuddly, but it cries and dirties diapers. Now you must care for this helpless infant, for yourself, your house and save a little time for your spouse, too.

TEST BANK:

1. Delivery is broken into (3) stages.
2. Name three reasons for "C" section deliveries: (ANY OF THE FOLLOWING: BABY TOO BIG, MOTHER TOO SMALL, POOR PRESENTATION, FETAL DISTRESS.)
3. The most widely used anesthetic in childbirth today is the
   a. saddle block b. paracervical block c. epidural d. pudendal block.
4. List three of the five areas that are evaluated to get an APGAR score: (ANY OF THE FOLLOWING: RESPIRATION, COLOR, REFLEX, HEART RATE, MUSCLE TONE.)
5. What is breech birth? (BABY IS BORN FEET FIRST OR BOTTOM FIRST INSTEAD OF HEAD FIRST.
6. Matching: List all letters next to their appropriate stage:
   Stage 1: (b, f) a. delivery of placenta
   Stage 2: (g,c,e) b. latent
   Stage 3: (d, a) c. passage of baby down birth canal
   d. transitional
   e. delivery of baby
   f. dilation of cervix to 10 cm
   g. active
7. Name the 4 "P's" of complications during delivery: (POWER, PASSENGER, PASSAGEWAY, PRESENCE OF INFECTIONS)
8. What is involution? (INVOLUTIONS ARE THE RETURN OF THE REPRODUCTIVE ORGANS, ESPECIALLY THE UTERUS, TO NORMAL SIZE AND POSITION.)
9. What percentage of new mothers feel the "baby blues? (60-80% OF NEW MOTHERS FEEL A CERTAIN AMOUNT OF MOODINESS.)
10. What are some of the psychological adjustments to parenting? (THE FATHER MAY FEEL JEALOUS AND NEGLECTED. MATERNAL LOVE IS INCORRECTLY THOUGHT TO BE INSTINCTIVE. MOTHERS SOMETIMES FEEL INADEQUATE. TREMENDOUS RESPONSIBILITY FOR 24 HOUR A DAY, 7 DAYS A WEEK)
11. The uterus is enlarged from a weight of (OUNCES) to a weight of (POUNDS) during pregnancy.
12. Approximately how long does it take for the uterus to get back to its usual size and weight?
    a. 6 weeks b. 8 weeks c. 9 weeks d. 15 weeks.

13. Lochia is:
    a. a surgical cut that widens the opening of the vagina.
    b. the same as ambulation.
    c. the contractions which help the uterus return to normal.
    d. the sloughing off of the lining of the uterus in a bloody discharge.
14. The lochia takes approximately how long to stop?(10 DAYS TO 6 WEEKS)
15. Doctors recommend that women get up and walk around as soon as possible after they give birth, but in the past the opposite was true. T F
16. What is postpartum depression or baby blues? (DEPRESSION ASSOCIATED WITH THE CHANGES IN THE WOMAN'S BODY AFTER BIRTH)

LABOR AND DELIVERY

STAGES OF DELIVERY:

Delivery is broken into three stages:
Stage One: Latent, 0-4 hours
Dilation of the cervix to 10 centimeters.
Stage Two: Active, 5-7 hours
Passage of the baby down the birth canal and the delivery of the baby.
Stage Three: Transition 8-10 hours
Delivery of the placenta

(Teachers can get cervical dilation charts and from the hospital.)

COMPLICATIONS:

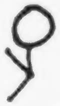
The four "Ps" of complications are:

1. Power: contractions may not be strong enough.
2. Passenger (child): too big, poor presentation, distressed.
3. Passageway: pelvis is too small.
4. Presence of infections or STDs.

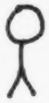
For presentations or positions of the baby, see handout.

Breech Births

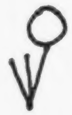
Single footling



Double footling



Frank breech



Breech births present problems because the head is the largest part of the baby and it is still inside the uterus when the baby takes its first breath. Cerebral palsy is three times more common with breech births. In the case of twins, the second child is often born breech, but does not present too much of a problem since everything is still enlarged from the delivery of the first child. When a baby is born with its head of face up, it is called posterior.

CESAREAN ("C" Section): Some doctors, when dealing with delivery, have as their motto "When in doubt, cut it out". Doctors are faced with a dilemma of what they feel is the right thing to do medically, and what they feel they must do to possibly prevent a malpractice suit. Because of this situation, many doctors are giving more "C" section deliveries.

"It is ironic that at a time when "natural" childbirth has become so widely accepted, the fear of being sued has resulted in more fetal monitoring, a greater number of Cesarean sections and less willingness to accede to the patient's preferences." (Giving Birth in America, 1988, Family Planning Perspectives, Vol. 20, Number 6, Nov/Dec., 1988.)

Initially, Cesarean sections were performed largely to protect the life of the mother in cases of uncontrollable bleeding, obstructed labor, maternal diabetes or toxemia--all of which require prompt delivery. Today, this has been expanded to include prolonged labor, fetal distress and breech presentations and to improve fetal outcome. Some doctors may wait too long to do "C Sections" and cause brain damage. A woman and her doctor must be open-minded and prepared to make such decisions before the emergency arises.

Normally, 7-10% of all pregnancies will end in a "C" section. However, this may climb to as high as 20%. There is four times the risk of dying from a "C" section than from natural birth.

There are several reasons for "C" sections:

PROLAPSED CORD--baby's cord is trapped by the head or shoulders
POOR PRESENTATION--position of the baby
MOTHER TOO SMALL
BABY TOO BIG
PLACENTA PRAEVIA
PLACENTA ABRUPTION
FETAL DISTRESS
MOTHER OR CHILD CANNOT TOLERATE LABOR
STDs
BECAUSE OF PREVIOUS "C" SECTION
TOXEMIA

DELIVERY OPTIONS

The trend for home (natural) deliveries that was very common in the early 80s has subsided somewhat and the hospital is again looked upon as a more acceptable place to have a baby. There are several options available when having a baby:

MIDWIFE: woman with some training in delivering babies.
HOME BIRTH: having a child in one's own home.
BIRTHING CHAIRS: when a woman sits down, rather than laying down to have the child. The theory behind this idea is that the pull of gravity will aid in delivering the child.

LAMAZE: a technique that teaches you how to relax and assist in the delivery of the baby by breathing and pushing at the proper time during delivery.

BIRTHING ROOM: a single room used for both the labor and the delivery of the baby. This room is usually decorated to create a very homelike atmosphere--complete with TV and rocker recliner for Dad. Children or other family members may be present during the entire process, if the delivering mother so desires. These rooms came about as an answer to the popularity of the home births of the early 80s. They offer women the option to have a homelike atmosphere and the technical benefits and equipment of a hospital.

TRADITIONAL HOSPITAL DELIVERY: one room for labor, a second room for delivery, a third room for the remaining hospital stay. In many hospitals across the country, these are now all private rooms.

ANESTHESIA

Each doctor has his/her own preference for anesthesia. The patient may also have a preference and should consult with her doctor before the birth.

EPIDURAL: most widely used today, but is very expensive because it is administered only by an anesthesiologist. It does not go into the spinal column, but only the sheath surrounding it. It is not given until the patient is dilated to 4 cm. It usually deadens the patient from the waist down and wears off in a few hours.

SADDLE BLOCK: deadens the area where you would ride a saddle. Also called a spinal block. Given in the spinal column. May cause paralysis, headaches, etc.

PARACERVICAL BLOCK: also known as cervical block. A deadening of the cervix much the same as a dentist would deaden a tooth. Usually not given until you have dilated to 5 cm. The anesthetic will effect the baby, causing it to be less active immediately after birth.

PUDENDAL BLOCK: the deadening is given in the pudendal nerve and it will numb the whole bottom and legs. The mother is not able to get up very quickly after the delivery. This anesthetic will also effect the baby.

BREATHING: As you can see, the cervix must dilate to some degree before any anesthesia is given. Getting the cervix to dilate even to 4 cm can be very hard work (and involves some degree of pain). For this reason it is highly recommended that the delivering mother have some breathing and relaxation techniques to help get her to this point. Hospitals offer a variety of childbirth classes that will train and prepare both parents for this and other parts of the birth. It is well to remember that the educated and trained parent will have the best chance of having a birth that is not only successful, but also one in which they can maintain control.

APGAR SCORE

The APGAR is a score given at 1, 5 and 10 minutes after the birth of the child. It assists the doctors in determining the status of the child. Each item is given a maximum of 2 points: Respiration--Color--Heart Rate--Reflex--Muscle Tone. Scores of 7-9 are normal.

THE FIRST SIX WEEKS

Full recovery from pregnancy can take several months. The most intense changes occur during the first six weeks. This is usually called the postpartum period.

Involution is the return of the reproductive organs, (particularly the uterus) to the normal size and position. Remember that the uterus was enlarged from 2 ounces to 2 pounds during pregnancy. Immediately after delivery, the uterus feels like a hard lump just below the level of the umbilicus. Gradually the uterus sinks deeper in the pelvis as it diminishes in size and weight. By the tenth day, it can no longer be felt through the abdominal wall. It takes approximately six weeks for the uterus to return completely to the pre-pregnant state. As the uterus shrinks, the lining sloughs off and results in a bloody discharge called lochia. At first, the vaginal flow is very heavy and bloody. As healing takes place, the flow becomes a reddish-brown color and eventually a whitish color. The lochia usually lasts about 10 days-6 weeks. The contractions which help the uterus return to normal are called afterpains. They may continue for several days. If a woman breastfeeds, the contraction-like cramps in the uterus are intensified by the hormone oxytocin. This hormone is produced when a baby nurses and helps speed involution.

Early ambulation (getting up and walking around), helps restore circulation and muscle tone. Most women are encouraged to get out of bed a few hours after delivery. The mother is also instructed to use some simple exercises to begin to restore her muscle tone. The abdominal muscles are voluntary and do not return to normal as quickly as the involuntary muscles of the uterus.

If an episiotomy was performed (a surgical cut that widens the opening of the vagina), your doctor may recommend sitz baths, heat lamp treatments, or an anesthetic spray to ease the discomfort.

As a result of the shifting hormones following the birth of a baby, some mothers experience a phenomenon called postpartum depression or baby blues. This period may only last a day or two and may occur anytime during the first few weeks after delivery. Sixty to eighty percent of new mothers feel a certain amount of moodiness. Realizing that this is normal and that it will pass, makes an enormous difference. However, if the blues are severe or prolonged, a doctor should be contacted.

DISCHARGE FROM THE HOSPITAL

Early discharge from the hospital has become a common practice. The hospital stay is usually 1-3 days, unless problems arise.

It is important to remember that the mother may not automatically love this demanding little bundle of energy. Sometimes this makes a mother feel guilty and confused. Many mothers develop a feeling of inadequacy as they face the task of 24 hour-a-day, seven-days-a-week care.

THE PSYCHOLOGICAL ASPECTS OF PARENTHOOD

Much attention has been paid to the conflicts that may occur as a woman enters the role of motherhood. Maternal love is incorrectly thought to be instinctive. For some mothers this feeling occurs only as they care for the baby over a period of time. Fathers, too, may need a period of time before admitting love for this helpless baby. The father may become jealous and resentful of the time his wife must spend caring for the child. He, too, needs to be involved in developing his fatherhood role. He should be encouraged to handle the child and help with its care.

Psychologists tell us that changes in our lives require adjustments and that generally causes stress.

UNIT: Parenting **LESSON:** Bonding

COMPETENCIES:

Analyze methods of bonding and their effects on parent/child relations.

INTRODUCTION:

Read the book *The Runaway Bunny*, a story about a parent's love and attachment to a child. Wherever the child goes, the parent wants to be there to help the child succeed. Although a child will seek independence, this attachment (bonding) will never die. (By Margaret Wise Brown, Harper Collins Publishers, ISBN 0-06-107429-2.) [Book]

LESSON OPTIONS/SUPPLIES:

OPTION #1
BONDING--Discuss the bonding process with the students. [Information--"Bonding", The book *High Risk, Children Without A Conscience*, Dr. Ken Magid and Carole A. McKelvey, Bantam Books, 666 Fifth Avenue, New York, New York, 10103 is very useful in this lesson.]

OPTION #2
PANEL--Gather a panel that consists of the following: a new mother, a mom of a 3-5 year-old child, mother of an elementary aged child, mother of a middle school student, mother of a high school student, an adoptive mother, and a mother of a mother. Have them discuss different bonding methods used at different stages in the life cycle.

OPTION #3
FAMILY BONDING--Each student will write a paper on the methods of bonding used in their own family, or other families they have observed. Compile a list of the methods the students identify and share them with the class.

OPTION #4
VIDEO--RIGHT FROM THE START from FilmCom, TV Access, 641 North Avenue, Glendale Heights, Illinois 60139, 708-790-3300. $25.00. Approximately 60 minutes. [Video]

SUMMARY:

Bonding is a vital process to help in the development of normal, well-adjusted children.

TEST BANK:

1. Explain what is meant by bonding. (A MATERNAL ATTACHMENT TO ONE'S OWN CHILDREN. CAN ALSO BE TO SOMEONE ELSE, DEPENDING UPON WHO IS WITH THE CHILD THE MOST DURING THE FIRST FEW MONTHS.)
2. When does bonding usually take place?
   a. at birth, b. during the hospital stay, c. begins at birth but is more established when the baby is home and spends every day with its parents.
3. What did the nun do to help the babies recover when all the babies were dying with no apparent cause? (HOLD ROCK, COO THE BABIES)

BONDING

Bonding is a closeness (the feeling of love, caring, and concern) for another person. It has a cementing effect and must be nourished for it to endure. It happens during the everyday life of a child. There is no spectacular event which causes it to happen. It is the simple day-to-day interactions that formulate this cementing between parent and infant and continues throughout the life cycle.

Feeding, touching, and playing are the three basic elements of bonding. All three occur or should occur several times, everyday in an infant's life. As parents bathe or change diapers, they touch the child and he/she becomes familiar with them and trusts them. Within weeks after birth the infant has longer periods of awake time and begins to look about and explore the world. The parents should interact with the child by transmitting feelings of warmth and love.

Can you think of any examples in your families of how bonding takes place?

- Parents cooing and making funny faces.
- Parents whispering or singing softly to a cranky child
- Grandparents playing and encouraging the babies to babble. "Are you trying to tell my a story? Well, go ahead and tell me all about it."
- Brothers or sisters walking their fingers up the baby's body while singing "Itsy Bitsy Spider".

All of these seemingly crazy behaviors are the very things bonding is made of.

It does not happen overnight--it happens over time and it is one of the most critical needs of your child.

Having the father present during delivery is believed to make him bond better with the new child.

The fact that the mother has carried the child for nine months and has felt it move and watched it grow inside her, makes a very natural bond. This is why it is very difficult for mothers to give their babies up for adoption.

Premature babies may not be as tightly bonded to the parents because of the time of separation from birth until they are able to go home and be with the family.

Studies have shown that even though premature babies sometimes cannot be held by their parents, the medical staff is allowed to touch and caress the babies. This seems to help the children thrive and increase bonding by the parents.

Other factors that may negatively affect bonding:

- The very expensive child (parents may be financially in debt for years paying for the hospital and doctor bills).
- The very cross or colicky child (parents do not get the rest and sleep they need).
- If the wife is sick after delivery, she may resent the baby.
- If the mother refuses the sexual advances of the father, the father may resent the child.
- If the child looks like someone the parents do not like, they may resent it.

Even though the parents cannot hold the child, the eventual bonding with the parents is made easier if the hospital staff touches and holds the baby.

At the University of Wisconsin, Dr. Harry Harlow did an experiment on bonding. He used monkeys as his subjects. The monkeys were fed by an artificial wire monkey. However, there was also a terrycloth monkey in the cage, too. Even though they got no food from the terrycloth monkey, they preferred it to the wire one. The conclusion was made that warmth and softness help in the bonding process.

During the nineteenth and early twentieth centuries, many children in orphanages died from a disease they called MARASMUS. This terms means, "wasting away". When researching this situation, they found that the infants had plenty of food and medical care. The thing they lacked was having someone touch them. Because of this study, institutions today practice "mothering" children (picking up the baby, rocking the baby, carrying it around, etc.). At one hospital, the death rate for infants fell to below 10% (it had been 30-35%).

Touch is also related to increasing a child's mental functioning, not just physical health.

(Information adapted from "Looking Out/Looking In", 3rd Edition, Holt, Rinehart, Winston, Ronald B. Adler, Neil Towne, page 273.)

THOSE WHO DON'T BOND

While some children fail to thrive (and actually die) from lack of touch and bonding, there are many people in our society today who have not bonded. Many of them are presently housed in our prisons. The book *High Risk: Children Without A Conscience* by Dr. Ken Magid and Carole A. McKelvey looks at this problem in our country.

UNIT: Parenting **LESSON:** Avoiding Child Abuse

COMPETENCIES:

1. Define and discuss abuse.
2. Identify the three components that factor into child abuse.
3. Identify the stressors that trigger child abuse.
4. Discuss the different thresholds of coping that different people have. Define and discuss incest.
5. Identify methods which help prevent, or cope with incest and abuse.
6. Differentiate between the different types of abuse.

INTRODUCTION:

Play a tape of a crying baby, loudly, from the time the students enter the room, throughout roll call and while instructions are given to the class. Continue to play the tape during the writing assignment.

LESSON OPTIONS/SUPPLIES:

OPTION #1
CRYING BABY--While the crying baby tape is playing (volume should be loud), students are instructed to write an essay paper entitled "My Expectations of Parenthood". When the allowed time period is over and the papers have been collected, discuss the feelings and frustrations of the students. How did they feel when subjected to constant crying? How do you react to crying children? Special emphasis should be placed on the fact that this experience lasted only a few minutes. In actual parenting, crying babies and whining children can go on indefinitely. [Tape of crying baby]

OPTION #2
VIDEO: CORPORAL PUNISHMENT: WHAT TO DO INSTEAD--Show and discuss the video with the students. Video is available from Family Development Resources, 3160 Pinebrook Road, Park City, Utah 84060, Code #CPV, 1-800-688-5822, $69.95 plus $6.00 shopping and handling. [Video]

OPTION #3
SPILLED MILK--Complete the activity with the students. [Information--"Spilled Milk"]

OPTION #4
CHILD ABUSE--Review actual cases of child abuse. From time to time there are actual cases of child abuse that hit the newspaper or are portrayed on the TV news. It is helpful to collect such articles and even video footage of the story as it is reported on the news and share these examples with your class. It is alarming to see the violence that children are faced with, sometimes from otherwise good caregivers that have simply lost control.

OPTION #5
PREVENTION OF CHILD ABUSE--Review information with students. [Information--"Prevention of Child Abuse, Transparency--"Child Abuse Equation"]

OPTION #6
GUEST SPEAKER--Invite a guest speaker from the local women's center, rape crisis center, family support center, police department, etc. to speak to the class on the problem of incest and/or abuse. You may wish to have students make a list of questions to be given to the speaker prior to the discussion.

OPTION #7
Review the types of abuse:

PHYSICAL ABUSE--hitting or hurting in any other physical way (with the exception of sexual hurting.

PHYSICAL NEGLECT--not sending to school or providing an education, not feeling, clothing or providing adequate shelter for the child, or leaving young children unattended.

SEXUAL ABUSE--molestation, rape, incest.

EMOTIONAL MALTREATMENT--verbal abuse, some types of neglect.

OPTION #8
SONG--Listen to the song, "Luca" (album *Solitude Standing)* by Suzanne Vega and discuss its meaning with the students.

OPTION #9
WHEEL OF LIFE OPTIONS

#22--CHILD ABUSE--SOCIAL WORKER--You are a social worker and you specialize in child abuse. Tell us about the different kinds of abuse (neglect, emotional, physical, sexual). Include the present local statistics, where people can receive help, and what laws govern such crimes.

#23--CHILD ABUSE--WITNESS #1--You are in a parking lot at the local supermarket and just as you are about to get out of the car you witness a mother beating her three-year-old child. You step out of the car hoping the attack will stop, but instead, the mother begins hitting the child in the head. What will you do? What legal obligations do you have? If you choose to report the incident, how would you do so and what long-term obligations would you have to the case?

#24--CHILD NEGLECT--NEIGHBOR WITNESS--You live in a small community and people move in and out frequently. A new family has moved in next door. The couple have four children ranging from six months to six-years- old. The family appears to be struggling for money and both parents work odd hours. At first you notice that the children appear to be left unattended frequently. This bothers you but you decide to keep your nose out of other's business. Later your child brings home the six-year-old to play and you see signs of possible neglect. This heightens your curiosity and awareness. As the summer season approaches and you find yourself outside more often, you see that the children are rarely supervised by adults and are always begging the neighbors for food, or asking for various types of help. There is generally a lot of crying, unhappiness and total disarray at their home. You speak with the neighbor living on the other side of these people, but as soon as you bring up the possibility of abuse, he/she become very nervous and quickly changes the subject. What will you do? What legal obligations do you have? If you choose to report the incident how would you do so and what long-term obligations would you have to the case?

SUMMARY:

It is important to tell someone that abuse has occurred. If the first person does not listen or care about what you have said, keep trying until you find someone who does. Telling about your experiences is the only way to stop abuse. It is important for people of all ages to realize where their coping threshold is. It is important to have positive alternatives for dealing with stressful situations.

TEST BANK:

1. Of children who are abused, what percentage abuse their own children?
   a. 25-35% b. 45-55% c. 65-75% d. 85-95%
2. Name two stressors associated with the child that can trigger abuse. (ANY APPROPRIATE RESPONSES)
3. Name two stressors associated with the parent that can trigger abuse. (APPROPRIATE RESPONSES)
4. Briefly explain what coping threshold means. (THE ABILITY TO COPE WITH STRESS ON ANY GIVEN DAY.)
5. Name or describe two of the four ways discussed in class that an abused child can become a non-abusive parent. (1-THEY HAD ONE LOVING AND SUPPORTIVE PARENT OR FOSTER PARENT. 2-THEY HAVE A POSITIVE RELATIONSHIP WITH THEIR SPOUSE. 3-THEY HAVE FEWER STRESSFUL LIFE EVENTS. 4-THEY ARE AWARE THAT THEIR CHILDHOOD TREATMENT WAS ABUSIVE, RESOLVE NOT TO REPEAT IT, AND ACTIVELY PURSUE ALTERNATIVE NON-ABUSIVE CHILD GUIDANCE METHODS.)
8. Complete the equation:
   CHILD + (CAREGIVER) + (STRESS) = ABUSE

9. A father had had a long day. His 6 month-old baby had been crying for a long time. He had changed the baby, tried to feed the baby, checked for injury or discomfort, but the baby kept crying. His wife was gone to a business meeting. What do you recommend he should do?
(PUT THE BABY SOMEWHERE SAFE, SUCH AS A CRIB OR PLAYPEN AND GO OUTSIDE OR ET AWAY UNTIL H CAN GET CONTROL OF THE SITUATION. HE MUST REMEMBER TO CHECK THE BABY EVERY FEW MINUTES. IF HE IS REALLY STRESSED, HE SHOULD CALL SOMEONE TO TAKE HER FOR AWHILE.)

RESOURCES:

UTAH CHAPTER FOR PREVENTION OF CHILD ABUSE, Suite 350-12, 40 East South Temple, Salt Lake City, Utah 84111.

"Safety", April 1992, *Choices*, by Tracy Dalton.

Two booklets written for teens that deal with the issues of sexual abuse and incest: *Getting Together*, for females, and *Working Together*, for males. Order from: Child Care Publications, P.O. Box 12024, Gainesville, FL 32604. Price: $1.95 each, plus shipping.

Provides information on incest support groups: Daughters and Sons United, P.O. Box 952, San Jose, CA 95108.

National Committee for the Prevention of Child Abuse, P.O. Box 2866, Chicago, IL 60690.

SPILLED MILK

You are sitting around a dinner table and two year old Johnny is present. Johnny's mother gives the boy a tall glass of milk. Before dinner has even begun, Johnny reaches for the glass of milk and sends it tumbling over. Mommy patiently wipes it up and returns with another glass of milk.

Dinner begins and Johnny is still thirsty. Again, he reaches for his glass of milk and as he brings it to his mouth it spills all down the front of him. Mommy wipes up the milk and cleans up Johnny. Again Mommy fills the glass of milk and returns to her own plate.

Only seconds after Mommy has been seated, Johnny reaches for a roll near him and the glass of milk topples and spills. Mommy cleans it up and fills the glass again.

Johnny decides he does not like squash and with a disgusted grunt he pushes his plate away, bumping the glass over one more time, spilling it all over the table and getting others wet this time. Mommy is embarrassed and apologizes to those present, then wipes up the mess and fills Johnny's glass.

Johnny is getting tired and decides he does not want milk to drink but pop instead. When Mommy informs him that he will have to finish his dinner and his milk before getting soda pop, Johnny gets angry and throws the glass of milk on the floor, splashing milk all over everyone and everything.

At what point in the story would you have become angered?

If you were a parent, at what point in the story would you have become angered?

PREVENTION OF CHILD ABUSE

Whenever child abuse takes place, there are three components present:

CHILD + CARE GIVER + STRESS = CHILD ABUSE

(Place transparency on the overhead projector.)

Everyone is a potential child abuser. There are countless accounts of regular, average, everyday people who have found themselves out of control and have become abusive. To be certain, there are those who are chronic criminal child abusers. There are those who are well-meaning care givers who get frustrated to the point that they are no longer in control and they end up abusing the child they so deeply care for Today's lesson is focused on average people like you and me. How do we maintain control and prevent abuse?

Let's return to the equation.

The first thing we will look at is **stress.** Everyone has a different point at which they break. Some people, after the first or second time Johnny spilt his milk, would have become enraged and lost control. Others could still have remained calm when Johnny threw his milk on the floor. This is what we call **coping threshold** or your ability to deal with stress on any given day.

As you may have discovered on the day we played the tape of the crying baby, each of you become frustrated at a different point and time. Some days you may be more easily angered than others.

Some days it seems all has gone well. You got your car fixed and it only cost half as much as you thought it would, or your girl or boy friend asked you to the upcoming dance, and you got 98% on your chemistry exam. It is easy to be patient and pleasant. Your **coping threshold** is relatively wide and you are not easily angered.

Some days it seems all has gone wrong. You wrecked your car, you had a fight with your boy or girl friend because he/she is taking someone else to the upcoming dance, and you failed your chemistry exam. It is not so easy to be patient and your temper is undoubtedly going to be hotter than usual. Your **coping threshold** is relatively narrow and you are easily angered.

The following are stressors that trigger child abuse. Remember that these are not the only things that can trigger an otherwise loving parent into being an aggressive abusive one.

STRESSORS THAT CAN TRIGGER CHILD ABUSE

The presence of any of these stressors can trigger child abuse. However, just because one of these stressors is present, does not mean that the child will be abused.

STRESSORS ASSOCIATED WITH THE CHILD

- An unwanted child
- A child that is different (different from other children, from other children in the family, from the parent, etc.)
- Handicapped child (requires more time and patience, the parent may not be able to leave the child alone, the prospect of having to parent the child for the rest of the parent's life)
- A crying, irritable child
- A hyperactive child
- A child that reminds the parent of someone they do not like (an ex-spouse, the child's other parent, etc.)
- A low birthweight child (It's more difficult to bond normally to the baby when it has to stay in the hospital for a prolonged period of time.)

STRESSORS ASSOCIATED WITH THE PARENT:

- Abused as a child (25-35% abuse their own children, compared to 5% of parents who were not abused as children. This is the biggest factor relating parents to child abuse.)
- Single parent (Any parent can become overstressed with parenting. Being able to turn the situation over to the other parent can literally be a lifesaver.)
- Spouse gone much of the time (having the same effect as a single parent).
- Divorce (the stress of the divorce alone; add that to other factors of single parenting, possible children who look like the other parent)
- Alcohol or other drugs
- Low self-esteem (parent does not feel capable of parenting, does not try)
- Isolation (away from family, neighbors, friends to provide someone to talk about frustrations to and to help with some of the responsibilities of parenting from time to time--common in families who must move often)
- Husband uninvolved and critical (always telling the mother to "shut those kids up")
- Emotional immaturity
- Postpartum depression
- Unrealistic expectations (do not realize that a child cannot be toilet trained by 12 months, that children are normally messy, that two year-olds say "no" just because they are two year-olds)
- Stress of unemployment (when unemployment rates go up, child abuse rates also go up)
- Financial stress (25% of those with insufficient incomes abuse their children in some say; 48% are neglectful)

Other stresses of any kind
Mental illness (while many think this must surely be the case of people who would abuse children, this category accounts for 10-25% of child abusers)

Often we can remove the **stress** from the equation with some thought and some effort:

1. A parent might get a sitter or ask assistance from friends or relatives if he/she is a single parent or has a spouse that is gone much of the time. This will alleviate the stress of being the only one to care for the child and allow some time to relax and restore enough energy to deal with a child. An option available in most communities is the family support center.
2. Take child development classes or read books on the subject to help understand the normal development of a child and what can be expected at approximately each stage.
3. Find a job or sell some assets to alleviate financial stress or the stress of unemployment.
4. If the parent was an abused child, seek help and make specific plans as to how he/she will parent without the use of abusive action.

ABUSED PARENTS CAN BECOME NONABUSIVE PARENTS IF:

1. They had one loving and supportive parent or foster parent.
2. They have a positive relationship with their spouse.
3. They have fewer stressful life events.
4. They are aware that their childhood treatment was abusive, resolve not to repeat it, and actively pursue alternative non-abusive child guidance methods.

WAYS TO PREVENT CHILD ABUSE IN YOUR HOME

It is almost a guarantee that every one of you who elect to become parents will come to a point in your parenting years where you will have the urge in some way to abuse your child. While this may seem impossible to you now, every parent meets their **coping threshold** from time to time. If we look back at the abuse equation, we can discover how to prevent abuse in our own homes.

1. **Remove the stress.**
   In the story of the spilled milk we could remove the stress by removing the glass of milk or by putting the milk in a spill-proof child's cup (now widely used by parents with less stress). The mother could have removed the glass from the reach of the child and assisted the child with drinking from the large unmanageable glass.
2. **Remove the caregiver or the child.**
   If a parent feels that he/she has reached his/her coping threshold he/she might get someone else to watch the child for a period of time until he/she can cool off and regain control, thus removing the caregiver and the child from a situation that could become violent or abusive.

It is not always possible to get someone to come to your home and give you a rest when a child gets unbearable. It is always wise to have a plan of action for such times. The following example may be helpful. After checking the child to see that he/she is dry and not in pain or discomfort for some reason, put the child in a crib or playpen, being sure the child cannot get out and that there is nothing he/she can hurt him/herself with. Then leave the room or even go outside for a brief period of time to allow yourself to cool down and regain control of your own emotions. If necessary, check back on the child and then leave again until you feel calm and able to deal with the child. Remember, children cannot really hurt themselves by just crying and sometimes they have pent-up emotions that need to be released just as adults do. Crying may be their way of relieving these emotions.

If a sitter is the caregiver, it is wise for a parent to make certain the sitter has options if the child becomes too much for him/her. Make sure there is a number where you can be reached or a number where the sitter can reach a grandparent if the stress level gets too high. For assistance, refer the sitter to a neighbor that you have made prior arrangements with to help in times of need. The parents should call home from time to time, especially if he/she will be gone for long, and see how things are at home. It is relatively easy to detect the stress in the voice of a sitter if things are getting unbearable. Always remember that it is especially unnerving to listen to a young child cry for extended periods of time and a sitter should not be left to deal with that without assistance.

OPTION #5- -TRANSPARENCY

CHILD ABUSE EQUATION

CHILD

+

CAREGIVER

+

STRESS

CHILD ABUSE

UNIT: Caring For A Child **LESSON:** Soothing an Infant

COMPETENCIES:

1. Identify and practice safe techniques for handling an infant.
2. Discuss and practice techniques that soothe a baby.

INTRODUCTION:

Have you ever observed a person holding a newborn baby for the first time? Was she/he uncomfortable or nervous? How did she/he act? Maybe you have observed other people who were uncomfortable holding a baby. Is it really a scary experience?

One of the reasons some fathers have trouble bonding is because they feel uncomfortable holding a baby. They may be afraid they will hold the baby incorrectly,that the baby will cry, or that they may even hurt the baby. This is especially common in males and females who have never really been around infants and have had little or no practice with infants. There really is not much to be afraid about. Knowing a little about how to handle a newborn and having a little practice will usually make most people feel comfortable with these precious little bundles.

LESSON OPTIONS/SUPPLIES:

OPTION #1
HOLDING A NEWBORN--Discuss the outlined tips to keep in mind when holding a newborn. [Information--"Holding a Newborn"]

OPTION #2
COMFORTING A NEWBORN--Discuss and practice methods of soothing a crying baby. [Information--"Comforting a Newborn", Transparency--"Categories of Soothing Techniques]

OPTION #3
GUEST PARENT AND BABY--Have a parent and newborn baby come to class to demonstrate methods of soothing a baby. [Information--"Guest Parents and Baby(s)"]

OPTION #4
HANDLING A BABY, IT'S YOUR TURN--Have students follow the instructions given on the handout. This assignment will most likely have to be done at home, unless you can get several mothers to bring babies for the class to practice soothing. [Worksheet, "Handling a Baby, It's Your Turn" for each student]

SUMMARY:

A baby's cries are the way a baby communicates with his/her parents. There are specific techniques that can help soothe a baby. The three basic categories of soothing include: touch, motion, and sound.

TEST BANK:

1. List three safety tips that should be observed when handling an infant:
   (ANY OF THE FOLLOWING: HAVE CLEAN HANDS, AVOID BREATHING DIRECTLY INTO THE CHILD'S FACE, SUPPORT THE BABY'S NECK, HOLD THE BABY SECURELY AND CLOSELY, DO NOT THROW A BABY INTO THE AIR, OBSERVE PARENTS TO SEE IF YOUR ACTIONS ARE APPROPRIATE.)
2. There is always a reason for a baby's crying. T [✓ F]
3. List the three categories of soothing techniques and give two examples of each:
   (TOUCH--RUB BACK, HOLD CLOSE, RUB OR HOLD HANDS/FEET,
   MOTION--WALK, SWAY, ROCK
   SOUND--CHANT, SING, HUM, PLAY MUSIC, READ TO)
4. What did you learn by completing the activity, "Handling a Baby, It's Your Turn"?

HOLDING A NEWBORN

When holding a newborn, there are a few things that should be kept in mind. The following is a list of good advice to follow when handling any child. Many parents feel especially protective of their newborn, with good reason. By demonstrating a few safe and sanitary procedures, you can put the parents and yourself more at ease.

1. Be certain your hands are always clean when handling an infant. If it is your own child, you may wish to let a baby suck on your fingers or hands, but use caution and check with the parents first if you are going to do this with someone else's child. Remember that your hands have been many places and a newborn is especially at risk for infections and germs.
2. Avoid breathing directly into or blowing on the child's face. You may have some illness or infection that is unknown to you that may make the baby sick. Do not hold a child or breathe on him/her if you have a cold or any other contagious illness. While this sounds like common sense, any mother can tell a story of some sick person breathing on and coughing near her child. Again, this puts the infant at risk for an otherwise unnecessary illness. If your illness is not noticeable and the parent offers or asks you to hold the child, simply explain your concern and express your willingness to hold the baby on another occasion. This will be appreciated by any parent.
3. Babies are relatively easy to hold. The only concern is their necks, which are especially fragile and need extra support during the first few months. Then the infant will be able to hold up his/her own head. Keeping your hand or arm under the neck to support it is all that is needed for the safety of the baby.
4. Babies usually like to be held securely and closely. Avoid any quick, jerking movements. Enjoy snuggling them in close to you.
5. As babies grow older and can support themselves to some degree, there may be a great temptation to throw the baby into the air a few inches and catch him/her. While this may meet with a grin or even laughter from the baby, it is VERY DANGEROUS and should never be done. The sudden jerk as you catch the baby (no matter how careful you try to be) can cause a jolt on the brain that is severe enough to cause long term brain damage. While this may be a longtime practice in your family, it is very unsafe and should not be done with your own child or anyone else's.
6. It is always wise to watch the reaction of the parent as you handle the infant. You can usually tell if something you are doing is making them uncomfortable. Remember, the child is theirs. Most parents are very proud of their infant and love seeing other people accept and enjoy their new baby.

COMFORTING A NEWBORN

There will undoubtedly be times when your baby will cry. Sometimes it is difficult to tell just what it is he/she wants. It is helpful to know that crying is an infant's attempt to communicate something in particular. The problem for most new parents is that they are not sure WHAT the child is communicating. As parents spend time with their babies and try to understand the purpose of the crying, they learn to interpret the cry and become quite effective in supplying the baby with what he/she needs. Sometimes the message is, "Change me, I'm wet," or "Feed me, I'm hungry," or "Hold me, I'm lonely or scared," or even "Move me to another position, I'm bored." But, sometimes there really is no reason. **According to Daniel Bronfin, MD, a pediatrician at Ochsner Clinic in New Orleans and assistant clinical professor at Tulane University School of Medicine, all babies spend some time crying for no apparent reason. This can be frustrating, and even frightening for parents and should be discussed with a pediatrician. A physical exam will likely assure parents that nothing is wrong with the baby. A discussion about crying and comforting infants will also be helpful. The most successful parents are those with a battery of techniques. (Working Mother, September, 1990; Twenty-one Ways To Soothe A Baby; by Dena K. Salmon)**

Soothing techniques fall into three categories:

1. Those that rely on touch.
2. Those that rely on motion.
3. Those that rely on sound.

Using the transparency "Categories of Soothing Techniques", discuss with students how these techniques work and how they can be put into practical use to soothe a baby.

(Note to the Teacher: It is most effective to have a doll and a receiving blanket to demonstrate swaddling.)

CATEGORIES OF SOOTHING TECHNIQUES

TOUCH

Swaddling
Sucking
Hot-water bottle (with WARM water)
Warm bath
Cuddling

MOTION

Rocking
Walking
Stroller ride/rock
Car ride
Rhythmic patting
Bassinet or crib jiggle
Knee bends

SOUND

Rhythmic chants
Ticking clock
Singing
Humming
Chanting
Recording of heartbeat or womb sounds
A grandparent

GUEST PARENT(S) AND BABY(S)

Note to the Teacher: For practical hands-on experience, the following exercise can be used. You may choose to invite several mothers or fathers and their babies to come to class (or you may use dolls to complete this exercise.) A combination of real babies and dolls works well, so that students who are uncomfortable with the babies or who have a slight cold can participate. Be sure to inform the parents of exactly what you intend to do. Send a copy of your lecture notes and a copy of the handout to make certain that it meets with their approval. This exercise can also be given as a take home assignment. However, it is much more effective if you can do it in a classroom setting. Review the safety and sanitary tips from your lecture, stressing the importance of each. Have students wash their hands carefully.

Give students the handout "Handling A Baby, It's Your Turn" and briefly review it with them. Remind parents that if they feel uncomfortable with anything they see going on they are free to interrupt at any time. Any advice or special tricks they might want to share would be most welcome.

Introduce each parent. Have them introduce their babies and give an example of one thing they do that seems to soothe their babies.

HANDLING A BABY, IT'S YOUR TURN

1. Hold and talk to the baby.
2. If the baby has a pacifier or is eating from a bottle, gently test the suction power the baby has.
3. Swaddle the baby.
4. Cuddle the baby close and hold still for a minutes. Trying two or three positions that you think the baby might like. List the three positions:
   a.
   b.
   c.
5. Rock the baby.
6. Walk carefully with the baby.
7. Pat the baby rhythmically.
8. Which of the above does the baby seem to like the best, #5, #6, or #7?
9. Try knee bends with the baby. Remember to be gentle.
10. Try rhythmic chants with the baby.
11. Sing to the baby.
12. Hum to the baby.
13. Which does the baby seem to like the best #10, #11, or #12?

Give the baby a gentle hug and return the baby to his/her parent.

EVALUATE:

1. Which category of soothing did the baby seem to like best?

2. What did you learn about a baby?

3. What things did the parent suggest were soothing to his/her child? (If the parent does not offer suggestions, ask him/her for some ideas.)

UNIT: Parenting **LESSON:** How A Child Develops

COMPETENCIES:

Compare basic developmental expectations of children at various ages.

INTRODUCTION:

DEALING WITH CHILDREN--Complete this activity dealing with child development. [Introduction--"Dealing with Children"]

LESSON OPTIONS/SUPPLIES:

OPTION #1

FROM CRADLE TO SCHOOL--Read and review the booklets. [Information--"From Cradle to School--Background Information", Booklets--"From Cradle to School", by Elaine Ashcroft, available from USU Extension Services, Logan, Utah 801-750-2200]

OPTION #2

PATIENCE COUPLED WITH FIRMNESS--Discuss with students that all parents need the patience to step back and let the child develop at his/her own rate. They must be firm enough to direct and guide the child into the appropriate behaviors. [Transparency--"Patience Coupled with Firmness"]

SUMMARY:

Remember to adapt to your child's stage of development and keep your expectations reasonable. Buy toys for the child not for yourself. Couple patience with firmness. Most importantly, understand and enjoy each stage at the time the child is in it.

TEST BANK:

1. At what age does cutting teeth begin? (7-9 MONTHS) .
2. No two children are exactly alike. [✓ T] F
3. List two characteristics that all young children share: (ANY OF THE FOLLOWING: BEING SELF-CENTERED, HAVING A DESIRE TO BECOME AUTONOMOUS, USING ALL SENSES IN RESPONDING TO THEIR WORLD, TELLING HOW THEY FEEL THROUGH ACTIONS RATHER THAN WORDS)
4. Unrealistic adult expectations are the cause of disciplinary problems. [✓ T] F
5. Which of the following describes a five year-old?
   A. LIKES TO IMITATE OTHERS
   B. LOVES TO LISTEN TO STORIES
   C. LIKES TO PLAY TRICKS ON OTHERS, BUT NOT TO BE TRICKED
   d. is developing eye and hand coordination.
6. At what age does the child become egocentric and a real show off? (10-12 MONTHS)
7. At what age does everything go in the mouth? (3-6 MONTHS)

8. Typical characteristics of a two year-old:
   A. PLAYS NEAR OTHERS RATHER THAN WITH THEM
   B. LIKES TO HAVE ATTENTION
   C. HAS LEARNED THE WORDS "NO, NO"
   d. is exploring the world of symbols
9. When does a child usually learn to walk? (1 YEAR)
10. A child has not developed imagination skills at age three. T [✓ F]
11. It is normal for a four year-old to be very tired, but not admit it. [✓ T] F
12. Why is it important to study the characteristics of children? (SO YOU CAN GIVE CHILDREN THE APPROPRIATE TOYS OR SO YOU DO NOT PLACE UNREALISTIC EXPECTATIONS ON A CHILD)
13. When working with children, it is important to remember, "Patience coupled with (FIRMNESS).
14. Remember that play is work for children; it is their (LEARNING) time.
15. Children develop in a (STAIRCASE) fashion.
16. When buying toys for children, ask yourself what the child will (LEARN) when playing with the toy.
17. The following questions are from information in "From Cradle to School".

   (C) birth to one
   (F) two to three
   (A) one to two
   (D) three to four
   (B) four to five
   (E) five to six

   a. Generally learn to walk
   b. Can write some letters
   c. Sleeps a lot, cutting first teeth
   d. Runs, climbs, balances, and jumps with confidence and coordination
   e. A very social individual, likes playmates
   f. Beginning a good feeling for language, favorite word is no.

DEALING WITH CHILDREN

Take a piece of paper and number it from 1-5. Write agree or disagree as a response to each of the following questions.

1. When a child cries in public, you should tell him/her that crying is an inappropriate behavior and they will need to cry in the car or some other more private area.
2. It is reasonable to expect a child to willingly share with other children.
3. Children are great because they will always love you.
4. Children love scary stories or games because when it's all over they know that the scary thing is just pretend.
5. Children would much rather play in a group than alone.

(TEACHER: As you give the quiz, do not answer questions for the students. The point is that it is very hard to answer the questions unless you know the age of the child.)

Some of you would have liked more information before answering the questions. It may have changed your answer if I had told you that the child in question number 1 was a one month-old infant versus a four year-old child. Some of you may not even know the answer to some of the questions even if I had told you the age group. It is very important that we understand something about children if we are going to discuss how to guide children into appropriate behavior.

FROM CRADLE TO SCHOOL--BACKGROUND INFORMATION

This booklet was created to help parents and caregivers understand the developmental stages of children. Although this is a quick overview and will only begin to help you understand, it is very helpful for our purposes in this class. Any of you who intend to be parents or work with children, would benefit from taking a child development class in high school or college.

Take the time to read this booklet from cover to cover. Some of you may have little brothers and sister, nieces and nephews, or other small children that you interact with often. You may find it helpful to think of them as you read.

(TEACHER: Because this may be the only type of child development or child guidance some students will have, you may wish to have extra booklets available that students can purchase. Many students will be interested. The booklets are inexpensive and easy to get.)

Discuss the booklet with the students OR divide the class into nine small groups that correspond to each of the age groups discussed in the booklet. Have each group present the information for the age they have chosen on an assigned day (give them a week to prepare and make arrangements.) The presentation will include bringing to class two or more children of the age represented along with toys and activities that the children enjoy. Students should choose their groups based on what age children they may be able to bring. Allow at least 15 minutes for each group. The teacher may add information for discussion with each group. (This activity can be expanded, if desired, having groups present information from additional sources such as articles from magazines, textbooks, etc.)

DISCUSSION TOPICS:

No two children develop exactly the same. It is more than likely that a child will fit most or some of the descriptors for his or her age group. These are generalizations and not specific requirements for the individual age groups. A child should not be pushed to develop skills they have not yet acquired. Encourage children to play games and participate in activities that allow the opportunity to develop the skill.

Buy toys for the child, not for the parent. Toys that are the most expensive, or the year's best seller, are not always the best toy for the child's developmental stage. Inexpensive toys or toys made at home can be just as fun for your child and can teach them just as much. When buying a toy, ask yourself what the child will learn while playing with that toy. Will it teach them finger dexterity, weight, shapes, color or symbol recognition, etc. Classes in child development and child care discuss toys in detail. Remember that play is work for children. It is their learning time.

Parents must make expectations reasonable. While a 7-9 month-old may be skilled at holding his own bottle, and may even want the independence of doing so, a 3 month-old can not be expected to do the same and should always be held when being fed. It is unreasonable to expect a one year-old to be as neat and clean as her three year-old sister while feeding herself at the dinner table.

Child abuse often stems from unreasonable expectations of a child. The parent becomes frustrated with a child who simply is not developed enough to do the desired task in the desired manner. The frustration mounts as parents get more and more hostile. The frustration might easily be eased as a parent comes to understand that the 1 year-old is not going to complete an entire meal without spilling and making a mess. This is normal.

Children develop in a staircase fashion. They develop in a sudden spurt, very quickly and then they seem to coast at the same stage for awhile. Then, again, the dramatic changes seem to come all at once. For this reason, a 3 year-old may appear to be falling behind what the booklet states as common qualities in a 3 year-old. Then at age 3 years and 3 months, the child may appear much more like a 4 year- old than a 3 year-old.

OPTION #2---TRANSPARENCY

"PATIENCE COUPLED WITH FIRMNESS"

UNIT: Parenting **LESSON:** Nutrition for Children

COMPETENCIES:

1. Identify the basic nutritional goals for the child.
2. Identify the options of infant nutrition.
3. Identify some points for thought when making the breast-fed/formula feed decision.
4. Specify what signs a parent can watch for when a child's readiness to be introduced to solid foods.
5. Specify which solid foods should be introduced first and in what order.
6. Identify hazards of homemade baby food.
7. Identify and define problems with infant nutrition.
8. Discuss hints to help encourage good nutrition in children.

INTRODUCTION:

Why do we feed infants (or anyone)? (babies cry, everyone gets hungry, so they will grow strong and healthy)

LESSON OPTIONS/SUPPLIES:

OPTION #1
CHILD NUTRITION--Complete the lecture. [Information--"Child Nutrition", Worksheet--"Advice for All New Parents" for each student]

OPTION #2
INTRODUCING SOLID FOODS--Review information. [Information--"Introducing Solid Foods"]

OPTION #3
ENCOURAGING GOOD NUTRITION IN CHILDREN--Review and discuss information on introducing solid foods into a baby's diet. [Information--"Encouraging Good Nutrition in Children"]

OPTION #4
WHEEL OF LIFE REPORT #4--EATING DISORDERS--You have been trying to lose weight for some time but have not been successful. You think you are going fine until you read an article from a magazine that talks about anorexic and bulimic behavior. You realize that you are participating in several of the identified behaviors and you become nervous. What help is available for people with eating disorders and how difficult is it to get into a treatment program? What constitutes the need for treatment and who should make that decision? What costs are involved? What will your insurance cover and what other financial assistance is available? What is the prognosis for those who do not receive treatment as well as for those who do receive treatment? How common is this problem?

SUMMARY:

Ensuring that a child has good nutrition during the developmental years enhances the child's growth in every way. It is critical that a child get proper nutrition in order to ensure proper physical and mental growth and to be a happy and productive child.

TEST BANK:

1. A child that is not breast-fed cannot properly bond with his/her mother. T [✓ F]
2. Some advantages of breast feeding are:
    a. colostrum helps fend off infections.
    b. hormones are released that cause contractions which assist in shrinking the uterus.
    c. mother's milk is less expensive than formula
    [✓ d. all of the above]
    e. a and c
3. If a mother works full-time, it is impossible to breast-feed. T [✓ F]
4. The strength of baby formula is left to the mother to decide. T [✓ F]
5. Which of the following statement(s) is false?
    a. Forget about feeding schedules.
    [✓ b. Be careful not to spoil your baby.]
    c. Refrain from fussing too much when feeding an infant.
    [✓ d. Compare your baby's food intake to other babies' in order to know how much to feed him/her.]
    [✓ e. Babies can easily overeat and should be carefully monitored to avoid this serious problem.]
6. Which of the following is NOT an indication that baby is ready for solid foods?
    a. When the baby has doubled birthweight
    [✓ b. When the baby begins talking]
    c. When the baby can sit up
    d. At six months of age.
7. What is the most common first solid food? (RICE CEREAL)
8. Homemade baby food is much better for baby than purchased baby food. T [✓ F]
9. Honey is a good natural sweetener to use in flavoring baby's food. T [✓ F]
10. List three tips that will encourage good nutrition in children. (ANY THREE OF THE 15 TIPS FROM "ENCOURAGING GOOD NUTRITION IN CHILDREN" OR OTHER VALID STATEMENTS.)
11. Only a professional can use a growth chart. T [✓ F]
12. A boy that is born at the 75 percentile and then continues on with measurements at the 35th, 36th and 37th percentile would be considered normal. T [✓ F]

RESOURCES:

Understanding Nutrition, 5th edition, Whitney, Hamilton, Rolfles.

CHILD NUTRITION

There are specific goals that all parents should pay attention to and try to meet with their children. A very important goal a parent should have is one dealing with child nutrition. Basic nutritional goals should include:

1. Adequate nutrients.
2. Physical growth (measured by weight gain and height).
3. Mental growth (measured by the child's actions and head circumference).
4. Satiety (a feeling of fullness).

What do you feed a newborn infant? (Allow for class response.)
Basically, there are two options for infant nutrition:

1. Breast milk--the custom made milk that the mother's body produces to meet the needs of the infant.
2. Infant formula--imitation mother's milk which is man-made from modifications of milk products or soy.
   (SPECIAL NOTE TO TEACHER: Cows' milk is not recommended as a substitute for breast-feeding or formula-feeding until the baby is one year of age. The reasons are as follows:
   *Cows' milk is too high in protein and mineral content. This increases the renal solute load (renal excretion) and increases the risk of dehydration.
   *Cows' milk causes iron deficiency due to gastrointestinal blood loss.
   *Casein, the protein found in cows' milk, forms indigestible curd in infants' stomachs which causes them to throw up, again increasing the risk of dehydration.

As was mentioned above, there are options in deciding how to feed a baby. Whatever reason you choose to breast-feed or formula feed, is a personal decision. No one else should make this important decision for you. There can be complications to breast-feeding that simply make it difficult, if not impossible, for the mother to breast-feed. There are many adults and children today that were formula-fed and are happy and healthy.

POINTS FOR THOUGHT WHEN MAKING THE BREAST-FEED/FORMULA-FEED DECISION:

1. **For the baby, "human milk is unquestionably the best source of nutrition . . . during the first months of life,"** says the American Academy of Pediatrics. **Breast milk is adequate through 4-6 months with only supplements of vitamin D and fluoride. Breast milk is an amazingly sophisticated substance. It contains more zinc in the first few weeks than later on in order to meet the newborn's higher zinc need. While scientists have been able to imitate it safely enough in store-bought formula, "there may still be some subtle, not yet discovered ways in**

which breast milk is preferable to bottle milk," says Ronald Kleinman, MD, head of the the Committee on Nutrition at the American Academy of Pediatrics. (Understanding Nutrition; 5th edition; Whitney, Hamilton, Rolfles, The Tufts Diet & Nutrition Letter.

2. "During the first two or three days of breast-feeding the breasts produce colostrum, a pre-milk substance containing antibodies and white cells from mother's blood. Colostrum is sterile as it leaves the breast, and the baby cannot contract a bacterial infection from it even if the mother has one. Because it contains maternal immune factors, colostrum helps protect the newborn infant from those infections against which the mother has developed immunity. These diseases are the ones in her environment, and precisely those against which the infant needs protection. Later, breast milk also delivers antibodies, although not as many as colostrum." (Understanding Nutrition; 5th edition; Whitney Hamilton Rolfles) Whether you plan to breast-feed or not in the long run, you can choose to breast-feed for a very short time and then discontinue the breast-feeding so that your baby receives colostrum.
3. **Hormones released during breast-feeding cause contractions in the uterus that assist it in shrinking close to its pre-pregnancy size. The calories a mother's body spends producing breast milk may help her to lose the seven to eight pounds or more of fat she puts on during pregnancy but does not "deliver" along with the baby, placenta, and amniotic and other fluids.** (The Tufts Diet & Nutrition Letter)
4. Some mothers simply cannot breast-feed due to complications with their own bodies. Things such as inverted nipples and production of incompatible milk along with many other complications can make it impossible for the mother to nurse.
5. Some mothers cannot breast-feed due to contraindications. If a mother has a communicable disease, is on medication known to effect the infant, is a drug addict, or is an alcohol abuser, she should not breast-feed the infant. (Understanding Nutrition; 5th edition; Whitney, Hamilton, Rolfles)
6. There can be complications with breast-feeding that make it so uncomfortable that the mother may choose to discontinue breast-feeding. For some females the breasts become so sore that they choose to discontinue. While cracked, bleeding nipples are uncommon, this does happen and is very painful. This should not make women fear breast-feeding because many women breast-feed with no complications whatsoever. If a problem does occur, a doctor should be consulted.
7. Many women today find that they must return to work very soon after their babies are born and do not have the option to take additional leave from work. For this reason, many choose not to breast-feed at all. Do not assume that because you have to return to work that you cannot breast-feed. Again, there are options. A mother may choose to breast-feed while she is home and get the baby and her own body started. Once she returns to work she again has options. She may choose to pump (manually remove the milk from her breasts) and reserve the milk in the refrigerator or freezer for another day when she knows that she will be away from the baby. She may choose to breast-feed her baby when she is home and

formula-feed the baby when she is away. Some companies in the United States now have on-site day care centers where the mother can take her baby to be cared for. Then the mother can take her break and lunch and return to her baby to breast-feed. We might note here that as of 1990, this is rare. There is increasing pressure on government officials to help make some changes so that we, as a country, can better care for our children.

8. Some women simply do not wish to breast-feed. If you are very uncomfortable with the idea, you may choose to formula-feed instead. Like the breast-feeding mother, the mother who feeds infant formula deserves support in her choice. Bearing and nurturing an infant involves much more than merely providing nutrients. It is wise to note that the baby is very in-tune with the mother's emotions and will feel many of those emotions coming through during feeding time. Whether you choose to breast-feed or formula-feed, it is important that feeding time be a time when you and your infant can bond and for that bonding to take place successfully you need to be comfortable and enjoy feelings of love, not feelings of frustration. As family therapist and dietitian Ellyn Satter says in her book Child of Mine: Feeding with Love and Good Sense (Bull Publishing: Palo Alto, California), **"You will have plenty of opportunities to feel guilty as a parent without feeling guilty about that, too. Besides, if a mother breast-feeds, but hates doing it, her baby is going to sense that, and it will do greater harm than the breast milk will do good. Indeed, more important than whether a mother breast-feeds is that she develops a relaxed, loving relationship with her child. "Even the sophisticated components of breast milk can't make up for that."** (Tufts University Diet & Nutrition Letter)
9. If you are going to bottle-feed there are a few things you should keep in mind.

   *Before preparing formula, be sure that all the equipment is clean and that your hands are clean. This will limit the chance that your vulnerable newborn or older infant will be exposed to bacteria that can make him/her sick.

   *Be sure you mix formula properly. Make sure you are following dilution instructions to the letter by using standard measuring cups or spoons or the equipment that comes with the formula.

   As Ms. Satter says, "When it comes to making baby formula, don't get it close, get it right." (Tufts University Diet & Nutrition Letter)

Give each student "Advice For All New Parents" and discuss it as a class.

ADVICE FOR ALL NEW PARENTS

The following is a list of advice from **Tufts Diet and Nutrition Letter** for all new parents whether you choose to breast-feed or formula-feed . . .

1. Forget about feeding schedules. Babies are not "programmed" to eat specific amounts of food at specific intervals (no matter how often a well-meaning, meddling relative may insist), simply feed on demand. And do not be concerned that on some days your baby will take more milk than on other days and require more feedings. That is perfectly natural. After all, adults do not eat the exact same number of calories at the same times every day.
2. Do not worry that you will spoil your baby by feeding when he/she cries for nourishment. You cannot. Infants, unlike toddlers, do not understand about power struggles. They understand that they are hungry or otherwise uncomfortable, and crying is the only way they have to get you to respond to their needs.
3. Refrain from fussing too much when feeding. Do not jiggle the bottle, try to force the baby's mouth over the nipple, or wipe his/her chin and burp him/her every few minutes. All that movement could cause a still-hungry infant to stop sucking.
4. Take care not to remove the bottle or breast because you have decided the baby has had enough. She/he'll let you know when she/he's finished by biting rather than sucking on the nipple, puckering his/her face, or turning away.
5. Resist the temptation to compare your baby's food intake, growth, or weight gain to another's. It will not tell you a thing. Some babies grow fast and drink as much as 28 ounces a day by the time they are a month old. Others may not drink that much until they are five or six months old. *Both* are probably developing at a rate that is right for them. Any doubts on the matter should be verified by a pediatrician, and only he or she should decide whether feeding changes need to be made on the basis of your baby's growth and weight gain.
6. Trust your infant's cues. He/she will not starve and he/she will not overeat--as long as you let him/her take the lead by responding to his/her own hunger and his/her own satiety.

INTRODUCING SOLID FOODS

(This information is taken from UNDERSTANDING NUTRITION; 5th edition, Whitney, Hamilton, Rolfles)

How do you know when to start feeding your baby solid foods and which solids do you introduce first? (Allow for students to respond.)

WHEN TO INTRODUCE SOLID FOODS

Somewhere between 4-6 months solid food is usually introduced. There are several indications for readiness.

1. When the infant has doubled the birthweight
2. When the infant can consume 8 ounces of formula and still is hungry in less than four hours
3. When the infant can sit up
4. When the infant is consuming 32 ounces a day and wanting more.
5. At six months of age.

Introducing food before the infant is ready is not recommended because infants are most likely to develop allergies to them in the early months.

Many of you have had some experience spoon feeding an infant, whether it was as a sibling or as a babysitter. Many funny things happen when babies first learn to spoon-feed. You may have caught yourself opening and closing your mouth as you WISH the baby would, or playing like the spoon was an airplane so the baby would be more cooperative in opening his/her mouth. Most have had the experience of putting the food in the baby's mouth only to have the baby ooze it back out again. So you try again, scraping the baby's chin and lips to recover the expelled food and return it to the mouth. While this may be funny and is most likely a frustration, it is again, a condition of underdevelopment. It is officially called the "protrusion reflex".

WHICH SOLIDS TO INTRODUCE

Rice cereal is usually introduced first because it is known to have the fewest allergic reactions.

It is important to note that all food early on is introduced one at a time so that any allergic reactions can be identified and the food causing that reaction can be eliminated quickly. Because they are so tiny and their total body mass is much smaller than yours and mine, infants are always at a greater risk for dehydration, which if left untreated, can cause death. For this reason, it is important to identify the problem and make the necessary adjustments as soon as possible. If an infant has diarrhea, is throwing up, and has a fever, you should contact your pediatrician within 12-24 hours. They can consult with you as to what other signs to look for, such as no urination for 6 hours, dark circles under the eyes, and skin that appears to be too loose for the child's body. Ultimately, your pediatrician should make the diagnosis.

Next we introduce Strained Baby Food. Many nutritionists and pediatricians now recommend that you introduce the vegetable family first, then the fruits, then the meats. The rationale is that there are natural sweeteners found in fruits (glucose, fructose, and sucrose) and the baby becomes accustomed to this sweet taste and then is less likely to enjoy the comparatively bitter taste of vegetables. By introducing vegetables first, we can encourage the baby to enjoy vegetables which will be an important part of a healthy diet for life. Regardless of the type of baby food you introduce, it is recommended that you introduce new foods one at a time, in small amounts, and wait 2-3 days before introducing another new food. This spreading out of newly introduced foods allows foods that cause allergic reactions to be detected and eliminated much more easily.

Homemade Baby Food. Many parents choose to make their own baby food and can do so safely as long as they take care in the types and methods of preparation.

1. Never use carrots, spinach, or beets. Their nitrate content can be harmful to your baby.
2. Avoid canned foods other than those canned especially for infants. They contain much too much salt for baby and may contain some other seasonings that would upset the baby's system.
3. Avoid any seasoned foods.

Contact your local extension office for up-to-date information on the safety of home prepared baby food.

Table Food. At about nine months, the baby may be introduced to table food. Introducing foods that are small and easy to mash or chew are the best choices. Single foods, rather than mixed foods, are best and are more likely to meet with approval in making this new experience more successful. At this early age, the baby is not likely to be very good at using a spoon and may choose to use fingers instead. Offering a spoon and allowing the baby to experiment with it over a long period of time is preferable to forcing the child to use the spoon from the very beginning. While this takes patience for some parents, it should be viewed simply as another developing period. Try to remember that the nutrients and the enjoyment of mealtime as a time of independence and success is more important than neatness or polite manners at this stage.

PROBLEMS WITH INFANT NUTRITION

Infantile Botulism. Botulism spores are found in honey, fruits, and vegetables. They are normally taken care of by the intestinal tract of adults and older children. However, infants' intestinal tracts are not developed enough to protect them from these spores. It is important that honey is not used in flavoring baby's food or in getting him/her to take a bottle or pacifier (the old method of putting a dab of honey on the nipple is actually quite dangerous). Infantile botulism can be fatal and should be taken seriously.

Nursing Bottle Mouth Syndrome. This is caused by putting a baby to bed with a bottle. This causes early tooth decay and gum disease. The baby is put to bed with a bottle and goes to sleep with the bottle in his/her mouth. During the entire time of sleep, the baby's teeth and gums are soaking in formula which contains a large amount of natural sweeteners (glucose) and starting the early decay of gums and teeth. Because the child is in a flat or very reclined position, the child is also sucking and causing the fluids to be drawn to the ears, thus causing ear infections.

Over-Feeding. Regardless of the type or method of feeding you choose, it is wise to remember that a fussing baby is not always a hungry baby. The infant has many needs which must be filled. The baby may be tired, wet, or just need attention.

Choking. Between the age of 6-9 months the infant is at the greatest risk of choking. While nearly every child chokes a bit on foods, the avoidance of some foods can greatly reduce the risk of a serious choking incident. The following foods should be avoided entirely during these months and until you feel your child is ready to handle the challenge they present:

- popcorn
- bacon
- corn
- hard candy
- nuts
- hotdogs
- raw celery
- raw carrots
- chips
- flake cereals
- peanut butter

Review with students the information found on the student handout "Encouraging Good Nutrition In Children".

OPTION #1^^STUDENT
Name ______________________________ Class ______________

NUTRITION FOR CHILDREN

1. What are the nutritional goals parents should have for their children?
   a.
   b.
   c.
   d.
2. What are some advantages of breast feeding?
3. What are some advantages of using infant formula?
4. Why should cow's milk not be given to infants?
5. List five indications that an infant may be ready for solid food:
   a.
   b.
   c.
   d.
   e.
6. Why is it important to wait until an infant is ready for solid food before introducing it him/her?
7. What foods can be introduced first?
8. How often can you introduce new foods?
9. What are two reasons for dehydration?
10. How does a child look if he/she is dehydrated?
11. Is homemade baby food better than baby food purchased at the store? Why or why not?
12. When is a child old enough to eat table food?
13. When and how should the child begin to feed him/herself?
14. Discuss the problems with infant nutrition regarding the following:
    a. Infantile Botulism:
    b. Nursing Bottle Mouth Syndrome:
    c. Over-feeding:
    d. Choking:

ENCOURAGING GOOD NUTRITION IN CHILDREN

Development of appropriate eating habits is another major concern when feeding children. Food preferences begin to be formed from the day of an infant's birth. Therefore, parents should understand how they can help young children develop desirable eating practices. The following list of suggestions may be helpful.

1. Provide positive reinforcement by presenting children with small serving sizes that they can normally eat.
2. Remember that the parents act as gatekeeper of the foods that come into their home. The kinds of foods available to the preschool child in the home are those the parent provides.
3. Do not give children extra attention when they spit out or refuse food.
4. Introduce new textures and flavors gradually.
5. Feed individual foods, not mixtures, when introducing new foods.
6. Keep menus simple.
7. Introduce a very small portion of a new food with a familiar or popular food.
8. Keep pieces of food small for ease of manipulation.
9. Try serving one soft food, one crisp food, and one chewy food at each meal.
10. Keep in mind that young children will generally reject strong flavored foods.
11. Keep the natural flavor of foods. Avoid using excess amounts of salt and sugar.
12. Children have a natural interest in color; therefore, colorful foods may be more appealing.
13. A young child may prefer food served at room temperature.
14. Remember that every person has at least one or two food dislikes.
15. Meals served at the same time each day generally promote a good appetite.

UNIT: Parenting **LESSON:** Parenting Styles

COMPETENCIES:

1. Contrast the authoritarian, permissive and democratic styles of parenting.
2. Identify the advantages and disadvantages of the three styles of parenting.

INTRODUCTION:

What if I were to tell you that I won't be marking the roll tomorrow. We'll start class whenever you get here. Then we will do whatever you would like to do in class. We will do this until the end of the trimester/semester/year. At the end of the class you may give yourself whatever grade you would like.

How many of you would like that?
How many of you would come?
If you did come, how long would it be before you became bored with this class?
How many of you think you would learn what you need to know from this class?

LESSON OPTIONS/SUPPLIES:

OPTION #1
TYPES OF PARENTING--Using the transparency, discuss with the class, what kind of parenting is best? We know that the way children are parented when they are young influences the type of people they become. Match the types of parenting with the children who result from it, on the transparency. [Transparency--"Types of Parenting"]

ANSWERS:

1. Responsive to childrens' needs. (C)
2. Indifferent to children, ignore them. (B)
3. Reject their children. (A)
4. Critical, derogatory, dissatisfied with their children. (E)
5. Warm, understanding and accepting. (D)

a. Hostile and antisocial.
b. Poor self-control, difficulty with social interactions when teenagers.
c. Compliant with parents' wishes.
d. Happy and friendly.
e. Dissatisfied with themselves.

OPTION #2
PARENTING STYLES AND OUTCOMES--Present lecture to class. [Information--"Parenting Styles and Outcomes"]

OPTION #3
GROUP PARENTING--Divide the class into three groups of parents: authoritarian, permissive, and democratic. Give each group the appropriate section of assignment sheet . [Student--"Group Parenting"]

OPTION #4
PARENTING STYLES--Relate parenting styles to teaching styles. What would an authoritarian teacher do (in terms of homework assignments, tests, grades, what behavior is allowed in the classroom, etc.) Which teachers do they recall as they have moved through the school system that fit that description? Repeat for permissive and democratic styles.

Which teachers were most effective?
Are there times when authoritarian or permissive teachers are more effective?

Which did they prefer? Why? (Some students may prefer authoritarian teachers when they are lacking in control at home or when they are accustomed to this style from their parents.)

OPTION #5
WHEEL OF LIFE REPORT #48--"Children in Need of Counseling"--You and your spouse have been concerned about one of your children for sometime now. You don't seem to be able to communicate with him and you are very concerned. One of the counselors at school has recommended that you seek professional help for your son and you are looking into counseling. You have some reservations and so you discuss this with two or three other parents who have taken their children for counseling. Tell the class how they felt about the help their child received. Also explain what costs are involved and what types of financial assistance is available. What will your insurance cover? Now begin looking for a counselor you might select. How will you decide which counselor is best for your child?

SUMMARY:
How much influence will you have in your children's development? Is it worth the effort?

TEST BANK:

1. Which parenting style:
   a. produces the happiest and most self-reliant children? (DEMOCRATIC)
   b. the most obedient, but hostile children? (AUTHORITARIAN)
   c. the least self-controlled children? (PERMISSIVE)
   d. the most cooperative? (DEMOCRATIC)
2. Describe parents who are democratic. (THEY ARE SUPPORTIVE OF THEIR CHILDREN, BUT DO NOT LET THEM RUN FREE.)

OPTION #1--TRANSPARENCY

TYPES OF PARENTING

1. Responsive to childrens' needs.
2. Indifferent to children, ignore them.
3. Reject their children.
4. Critical, derogatory, dissatisfied with their children.
5. Warm, understanding and accepting.

a. Hostile and antisocial.
b. Poor self-control, difficulty with social interactions when teenagers.
c. Compliant with parents' wishes.
d. Happy and friendly.
e. Dissatisfied with themselves.

PARENTING STYLES AND OUTCOMES

Most parents can be classified into three main types by the style in which they guide their children. As we discuss each, think about where your own parents fit most appropriately. Do each of your parents use the same style? Do you fit the outcome?

AUTHORITARIAN: Limits without freedom

Definition:
- Parents' word is law, parents have absolute control
- Misconduct is punished
- Affection and praise are rarely given
- Parents try to control childrens' behavior and attitudes
- Children are punished for not meeting parents' standards
- They value unquestioned obedience
- Children are told what to do, how to do it, where to do it, and when to do it

Outcome:
- Obedient
- Distrustful
- Discontent
- Withdrawn
- Unhappy
- Hostile
- Not high achievers
- Often rebel

Children from authoritarian homes are so strictly controlled, either by punishment or guilt, that they are often prevented from making a conscious choice about particular behavior because they are overly concerned about what their parents will do.

PERMISSIVE: Freedom without limits

Definition:
- Parents allow their children to do their own thing
- Little respect for order and routine
- Parents make few demands on children
- Impatience is hidden
- Discipline is lax
- Parents are resources rather than standard makers
- Rarely punish
- Noncontrolling, non-demanding
- Usually warm
- Children walk all over the parents

Outcome:
- Aggressive
- Least self-reliant
- Least self-controlled
- Least exploratory
- Most unhappy

Children from permissive homes receive so little guidance that they often become uncertain and anxious about whether they are doing the right thing.

DEMOCRATIC: Freedom within limits

Definition:
- Middle ground between the two above
- Stress freedom along with rights of others and responsibilities of all
- Parents set limits and enforce rules
- Willing to listen receptively to child's requests and questions.
- Both love and limits
- Children contribute to discussion of issues and make some of their own decisions
- Exert firm control when necessary, but explain reasoning behind it
- Respect children's interest, opinions, unique personalities
- Loving, consistent, demanding
- Combine control with encouragement
- Reasonable expectations and realistic standards.

Outcome:
- Happy
- Most self-reliant
- Most self-controlled
- Content, friendly, generous
- Cooperative
- High-achievers
- Less likely to be seriously disruptive or delinquent

Children whose parents expect them to perform well, to fulfill commitments, and to participate actively in family duties as well as family fun learn how to formulate goals. They also experience the satisfaction that comes from meeting responsibilities and achieving success.

OPTION #4^^STUDENT

GROUP PARENTING

(Cut the page on the dotted lines and give each group one section.)

……

AUTHORITARIAN: For each of the following situations, you must decide how you, as parents, will handle it. Write your answers on a sheet of paper, so you can report them to the class.

1. It is bedtime and the children do not want to go to bed.
2. Your child broke a favorite toy.
3. Your child's room is a mess.
4. It is time for your child to come home, but he/she is in the middle of a project and wants to finish it first.
5. Your son came in later than he was supposed to with a worried look on his face.
6. Your daughter came home from the store with a candy bar that was not hers.

……

PERMISSIVE: For each of the following situations, you must decide how you, as parents, will handle it. Write your answers on a sheet of paper, so you can report them to the class.

1. It is bedtime and the children do not want to go to bed.
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……

DEMOCRATIC: For each of the following situations, you must decide how you, as parents, will handle it. Write your answers on a sheet of paper, so you can report them to the class.

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5. Your son came in later than he was supposed to with a worried look on his face.
6. Your daughter came home from the store with a candy bar that was not hers.

UNIT: Parenting **LESSON:** Fathering

COMPETENCIES:

Discuss the roles a father plays in a child's life.

INTRODUCTION:

Complete the blank with two different responses.

"When I grow up I want to be ______________________."

Go around the class and have each student give his/her answers.
How many girls gave an answer related to the role of wife/mother?
How many boys gave an answer related to the role of husband/father?

LESSON OPTIONS/SUPPLIES:

OPTION #1
FATHER ROLE MODELS--Discussion. [Information--"Father Role Models", The song "Cats in the Cradle", Harry Chapin, recording, *Greatest Stories-Live* album, Elektra Records, L.A. is especially useful with this discussion]

OPTION #2
READING--Read an article on fathering from a current magazine. Some suggestions are: *Choices*, March 13, 1990 or 91, "Facing Fatherhood", pages 10-14; *Working Mother,* "Salute to a Real Family Man", June 1991, pages 32-36; *Working Mother,* "The Father Factor", June 1991, pages 39-43. [Magazine articles]

OPTION #3
FATHERHOOD--Watch the video or read the book, "Fatherhood" by Bill Cosby. Discuss the video with the class. [The book is available through Doubleday and Co., Garden City, New York]

OPTION #4
CASE STUDY--Read the case study and discuss it with the class. [Information--"Case Study"]

OPTION #5
BRAINSTORMING--As a class, or in small groups, brainstorm ideas that they have seen effective fathers do. Make a list of skills and activities fathers can do with their children to show that they love and care for them.

OPTION #5
MUSIC--Play one of the following songs that deal with fathering, then discuss the message with the class: "Seein' My Father in Me", *Soein' Love,* Paul Overstreet; "Daddy and Home", *Strong Enough to Bend,* Tanya Tucker. [Recording of song(s)]

OPTION #4

WHEEL OF LIFE #20--FATHERING--You or your husband are about to become a new father. It has been very interesting to talk to other fathers about their experiences and feelings. Share with the class what you have found and what kind of father you plan to be, or would like your husband to be. (Speak to someone who has recently had his first child, a young father who has had several children, and one who is a little older and has had several children.)

SUMMARY:

(NOTE TO TEACHER: The object of this lesson is to point out that we, as a society, do a pretty good job of raising girls for the roles of mother/wife, but do a poor job of raising boys for the roles of father/husband.)

TEST BANK:

1. Identify the three most important characteristics of a good father. (OPINION)
2. Little boys should not be allowed to play with dolls. T F
3. Identify two activities that will help boys become good fathers. (OPINION)

FATHER ROLE MODELS

Who had the most influence on you from birth to 5 years of age?
(A study by Roskelly showed an average father had contact with his infant (birth to 3 months) an average of 2.7 times a day for a total of 37 seconds each day.)

If you had to write a resume that included your background, experience, and training to be a spouse and parent, there are very few boys that could get the job.

Discuss with class some of the stereotypical attitudes about males:

- How many of you went to preschool?
- How many had a male teacher?
- How many had a male teacher grades K-3?
- How many had a male teacher during the religious training classes, ages 3-6?
- How about a male den leader?

What do you think of common sayings such as:

1. Grow up and be a man.
2. Big boys do not cry.

A dad will usually interact with a child as soon as the child gets old enough to play dad's games (fish, play ball, etc.).

We cannot expect boys to grow up in a role and have any confidence without any training or role models to follow.

Traditionally mothers were thought to be the major emotional support for their children because they hugged, bandaged, and provided a lot of physical support to children. However, fathers provide emotional support and caring in different ways. Their manner of expressing emotion may not be as obvious, but children are aware of the feelings their fathers feel for them. Both parents are usually trying to do the best they can to provide the love and support their children need.

Let's discuss some of the absences of male influences in our society:

- In play toys:
  - List toys for girls that prepare them for roles and tasks of marriage/parenting. (dolls, dishes, etc.)
  - List toys for boys that prepare them for roles and tasks of marriage/parenting. (easy bake oven, dolls, vacuum)

- In some religions:
  - Rite of passage: for girls to womanhood talks about goals,marriage, etc.
  - Rite of passage: for boy to manhood, by peers some physical initiation.

In school:

In high school/college, a parent may wonder what important classes their son will miss out on if he takes child development, parenting, etc., but it is a given that girls should take these courses.

Some things to consider:

Where is the male's (preparation for marriage) trousseau?

Where is the male at child birth classes. (Most fathers are noticeably absent.)

Media is historically void of father in a nurturant role. Even when the role is there, he is seen as incompetent--Mr. Mom.

Older boys will not touch, hug, or kiss dad when he comes home from work.

Little boys, as a rule, get short-changed on sex education.

Adult males tend to read many articles related to occupation, but very few related to parenting roles.

What can we do?

1. Send boys to babysit. Example: Phone rings, "Can your daughter come tend my children?"
   "No, but my son can."
   "Oh, well, thanks." bzzzzzzzz
2. Better sex education.
3. Media with males in caring roles, not always tough guy.
4. Better schooling for parents (to make them better examples).
5. Do not be afraid of toys (dolls for boys, tools for girls).
6. Encourage couples to read about marriage and children, discipline, etc.
7. Have men enter their children's lives early: bathing, feeding, changing diapers, etc.
8. Encourage touching relationships with both parents.

OPTION #4

CASE STUDY

Traditionally children begin to learn their roles in the hospital. Dad comes to see his new baby. For his sweet little daughter he brings a big white fluffy bunny with a big pink bow. For his fun little boy he brings a baseball mitt and a ball.

When the baby turns one, she will get her first doll--her own baby--and maybe a stroller or a grocery cart with which to play. He will get a dump truck and shovel to dig with and play in the sand.

She is learning her roles and he is learning his.

What happens to these children when they become parents? She's off to Chicago for a conference and he's dressing the children and fixing the diaper bag to take them to the babysitter. In the evening, she calls to check on the family, but he hasn't time to talk because dinner is ready and the kids need to bathe.

Where, when and how did he learn to be a dad?

Studies show that most girls know their roles and learn them from early childhood. They learn how to cuddle and cook because of their toys. Boys learn their role is to work and play because of their toys. There have been many studies done proving that when children are allowed to play with the opposite sex toys, they learn both roles. Consider this situation:

> Dirk comes from a fairly traditional family. When he turned two years-old he was given a stuffed puppy for his birthday. He loved the puppy and carried it always. One day the puppy could not be found. Dirk could not go to sleep without his puppy, so his mom gave him a small plastic doll that she had played with as a child. He asked for a blanket and carefully wrapped up the baby. He named her Darcy and loved her very much. His father was very upset to see his son with a doll. When his wife explained that it was fine for boys to play with dolls, he still wasn't convinced. Finally, she explained that Dirk's caring for the doll was much the same as the dad caring for Dirk. The dad finally saw the connection and allowed Dirk to keep the doll.

Studies show that boys become better fathers if they have had the experiences of loving, holding and caring for something when they are children.

Learning to love is a life long process. All children should be encouraged to love and care for a favorite doll, stuffed animal, or younger sibling.

UNIT: Parenting **LESSON:** Building Confidence in Children

COMPETENCIES:

Identify methods parents can use to build a child's self concept.

INTRODUCTION:

List on the board: PREGNANT TEENS, SUICIDE, JUVENILE DELINQUENCY, DRUG ABUSE, EATING DISORDERS. Ask students, "What do all of these have in common?" When researching the reasons why people get involved in all of these problems you will find a common thread: lack of self esteem. How did they get that way? (Get an idea of what students know about self-esteem by probing for answers to this question.)

LESSON OPTIONS/SUPPLIES:

OPTION #1
DESTRUCTION OF ESTEEM--Review the story with the students. [Information--"Destruction of Esteem"]

OPTION #2
WHAT IS SELF ESTEEM?--Class discussion. [Information--"What is Self Esteem?"]

OPTION #3
FOSTERING SELF-ESTEEM--Using the transparency, discuss with the class the different methods of fostering self esteem. Have each student list from 1-15 on a piece of paper. As each item is discussed, have students write how their parents did or did not build their self esteem for each particular method. If class members are willing to share their experiences, the class will be much more interesting. Explain to students that oftentimes, parents are trying to do the correct thing and it may backfire. [Information--"Fostering Self-Esteem Discussion", Transparency--"Fostering Self-Esteem"]

OPTION #4
BUILDING SELF-ESTEEM--Promote a class discussion by cutting the various scenarios on the dotted lines and distributing them throughout the class. As you call the number, the student reads the situation, then explains what he/she would do. The rest of the class may then contribute their ideas. [Copy of "Building Self-Esteem" cut into strips.]

SUMMARY:

Play the song "Greatest Love of All" by Whitney Houston. [*Whitney Houston* by Whitney Houston, Arista]

In each interaction with a child, ask yourself what effect you will have on his/her self-esteem. If you can turn most instances into esteem builders instead of esteem destroyers, you will be giving your child the resource he/she needs most to face life successfully.

TEST BANK:

1. List three characteristics of a person with self confidence.
   (ANY APPROPRIATE RESPONSES.)
2. List 10 ways to build your child's self esteem.
   (ANY APPROPRIATE RESPONSES.)

RESOURCES:

PREP for Effective Family Living, Student Handbook. Don Dinkmeyer, Gary D. McKay, Don Dinkmeyer, Jr., James S. Dinkmeyer, Jon Carlson. American Guidance Service, Circle Pines, Minnesota 55014-1796.

STEP: Systematic Training for Effective Parenting, Parent's Handbook. Don Dinkmeyer, Gary D. McKay. American Guidance Service, Inc. Circle Pines, Minn. 55014

DESTRUCTION OF ESTEEM

When Jill's mother changed her diaper, she jerked her around like a sack of potatoes, not often smiling or talking to her while she worked. When Jill got a little older, her Dad bought her a tee-shirt that said "Kid for Rent" across the front. When, as a three-year-old, she showed her Mom the neat picture she made with fingerpaints, Mom threw it away because the paint was too messy. When she tried to ride a two-wheeler her parents took it away from her because she was too little and she might get hurt. When she made her own bed she did not do it straight enough. They laughed at her attempt to sing because she was not on key. When she tried to tell them about the funny trick she just did they did not listen, they weren't interested. When Jill went to school, she never got "smiley faces" on her assignments. The other kids said she was dumb and she believed them, etc.

Jill is fifteen now and quite withdrawn. She asks permission to do most everything and has a hard time making a decision for herself. She relies on her friends for direction and they do not always give her the best advice. She looks to others to make her happy, then blames them when she isn't happy. Although she is rather intelligent, she's given up trying in school. (What good is it going to do her anyway?). She misses a lot of opportunities because she feels hopeless. She emotionally isolates herself from everyone and is a very frustrated girl.

WHAT IS SELF-ESTEEM?

What is self-esteem? It includes self-confidence, self-worth, self-value, self-love, and good self-concept.

Describe a person with self confidence. (List and discuss, have students help you think of examples.)

- He believes in himself, and does not have to prove himself to everybody. (Example--He does not have to tell you and everyone else that he spent $175.00 on his jacket just to prove to you that he is cool. He knows you will think well of him without his having to prove it and point it out to you.)
- She is willing to try, failures do not defeat her. (If she is not selected as one of the new cheerleaders, she will try out for the marching group or run for class office instead.)
- He achieves. (He sets out to pass an AP test, believing he can, and he does it!)
- She has inner strength. (She is able to overcome the lies her ex-boyfriend is spreading about her because she knows it is not true.)
- He is optimistic. (He knows the float he is in charge of for homecoming is going to be awesome!)
- She is creative and imaginative. (When writing a story for an English assignment, she does not look for an old one her sister wrote when she was in English; she draws on her own experiences and ideas for a great original story.)
- He is independent. (He does not ask everyone else what music tape they are going to buy before he makes his selection. He knows what he likes and buys it.)
- She is not overly influenced by others. (It does not matter whether anyone else in the car is wearing a seatbelt. She buckles her, anyway.)
- He makes friends easily. (He assumes people will like him and has genuine interest in meeting new people.)
- She trusts others. (She expects her friends to be loyal to her.)
- He is responsible for controlling his own behavior. (When he drops the football instead of receiving an important pass, he admits he mis-estimated. He does not blame the quarterback, the coach, or the football.)
- She is cooperative. (When the science teacher pairs you up with her for an assignment, you know she will do her share and work with you as a team.)
- He is happy. (Not every minute of every day, but he is pretty satisfied with himself and his life. He looks forward to tomorrow!)

IS THIS WHAT YOU WANT FOR YOUR CHILD?

FOSTERING SELF ESTEEM DISCUSSION

(You may wish to use the transparency "Fostering Self Esteem" with this discussion.)

All children are born believing they are the center of the universe. They do not worry too much about what anyone else thinks. (You do not see babies noticing whether other babies are crying before they decide to cry. Do babies check to see whether other babies are wearing Pampers or generic brand diapers?)

However, within the first few years, children perceive how the most important people in their lives (their parents) see them. Their image of themselves becomes a reflection of their parents image of them. They then behave the way they see themselves and become whatever that image is. A parent who thinks children are brats treats a child as though he/she is a brat. The child believes he/she is a brat, and acts like a brat, therefore, becomes a brat! A parent who thinks a child is wonderful, treats, him/her like he/she is wonderful. The child believes he/she is wonderful, and becomes wonderful!

There is a "self-fulfilling prophecy". It states that you become what you think you are. Whether you think you can or whether you think you can not, you are right! As long as you don't give your child the impression that he/she is better than others, but every bit as good, you can't give your child too much confidence. Giving your child that precious sense of personal worth gives him/her the ability to survive the hazards and hurts of growing up. The gift of self-esteem is the best thing you can ever give you child.

How do you help your child build self-esteem? Self-confidence is built gradually, a collection of positive experiences.

1. **Provide more successes than failures for the child.**
   - Plan successes. Give the children many things to do that they can do well (books they can read, games they can play, clothing they can put on by themselves).
   - When there are many failures, help the child back up to a point where success is achieved, then move on more gradually. (For example, if Johny is having trouble tying his shoes, get him some shoes that he can put on himself without trying, until it's easier for him to learn to tie.)
   - Help the child perceive herself as successful. (Even though Joan did not score a goal in the soccer game, point out how well she ran to keep up with the ball and move it in the right direction.)
   - Provide practice for what the child can do. You may wish to provide lessons to improve skills.

2. **Give the freedom to fail with acceptance.**
   - As long as there are more successes than failures, children learn not to let a few failures get them down. They will learn to simply try again.
   - A child who is over-protected and not allowed to fail will learn to try only if success if guaranteed. (Do not help Tim get dressed every time. If he gets his shirt on backwards, show him how to put it on correctly and let him keep trying until he can do it.)
3. **Give lots of encouragement.**
   - Recognize the effort and improvement, not just the final accomplishment.
     "I know you can do it."
     "You handled that really well."
     "It's coming right along."
     "You will make it next time."
   - Show appreciation. "Thanks, you were a big help."
4. **Give unconditional love.**
   - Let the child know that even when you are mad at her, even when you do not approve of her behavior, she is still greatly loved.
   - Accept children as they are, not as they could be.
   - Respect your child.
   - Show them how much you care about them. Hug them, tell them they are terrific. Tell them you love them.
5. **Allow independence.**
   - If a child can do it for himself, let him.
   - Don't interfere when a child is working through a problem. It gives the message that you do not believe he can do it. Give suggestions and help only when help is wanted.
   - Give her choices to make, as early and as much as possible. Let a toddler decide what he wants for lunch. "Do you want soup or a sandwich today?" Caution: do not offer choices if you do not plan to honor the choice. Do not say, "What do you want to wear to church?", then not let her wear the swimsuit and thongs she picks out, this injures her self-confidence. Instead say, "Do you want to wear your blue dress or your green dress?"
6. **Eliminate the negative.**
   - Tell children what they can do, not what they can not do. "Instead of fingerpainting on the table, put some newspapers under your picture."
   - Catch your child doing something good more often than when he's doing something wrong. Children naturally do the things they get recognition for.
7. **Do not set standards unreasonably high.**
   - Her room does not need to be cleaned perfectly, he does not have to win every game, she does not need to get 100% on all her spelling tests.
   - Know your child's abilities and let him work within them.
   - Children are not miniature adults. They have to start out sloppy in order to learn to be neat, slow in order to be fast, unskilled in order to be skilled.
   - Make sure you are not overestimating her maturity.

8. **Avoid ridicule.**
   - Avoid cute, but degrading nicknames like "grinner" or "shorty"and labels like "lazy", "clumsy", "hellion".
   - Do not make fun of children, especially in front of others.
9. **Allow exploration and encourage questions.**
   - Instead of keeping infants in playpens all day, let them crawl, explore, and find out about their world so that they feel comfortable in it. (With good supervision, of course.)
   - Give toddlers a chance to feel their food, to find out what happens when rocks are dropped in water, to push a toy car down a ramp, etc.
10. **Set limits.**
    - Let the child know what the limits are and let him feel secure that you will not let him go too far.
11. **Help your child develop talents.** (Her own talents, not the ones you wish she had).
    - Every child needs to feel that she is good at something, whether it is music, soccer, painting, leadership, dog training, rock collecting, or any other positive interest your child has. Give her encouragement, books to read, lessons, and many opportunities.
12. **Take their ideas, emotions and feelings seriously.**
    - Do not belittle them by saying, "Oh, that is nothing to cry about," "That is no big deal," or "You will get over it".
13. **Be a good role model.**
    - Improve your own self-image and let your children see that you value and feel good about yourself.
    - Let your children see you make mistakes, learn from them, and try again.
14. **Give your children responsibility.**
    - Give children chores that are appropriate to their ages. Two-year-olds can help set the table, put away their toys, and put dirty clothes in the hamper. A ten-year-old can wash the car, babysit, and pack his own suitcase. (There is an excellent list in PREP for Effective Family Living--see "RESOURCES" for a complete reference.)
    - Each child should have a family job at least once a day. Children feel useful and valued when they are contributing to the family's welfare. Rather than "do it so you will learn responsibility," say, "we need your help to get things running smoothly around here."
15. **Be available.**
    - Give children support when they need it.
    - Spend time together, talking and sharing activities you both enjoy, working together.

OPTION #3---TRANSPARENCY

FOSTERING SELF ESTEEM

1. Provide more successes than failures for the child.
2. Give them freedom to fail with acceptance.
3. Give lots of encouragement.
4. Give unconditional love.
5. Allow independence.
6. Eliminate the negative.
7. Do not set standards unreasonably high.
8. Avoid ridicule.
9. Allow exploration and encourage questions.
10. Set limits.
11. Help your child develop talents.
12. Take their ideas, emotions and feelings seriously.
13. Be a good role model.
14. Give your children responsibility.
15. Be available.

BUILDING SELF-ESTEEM

In each of the following situations, what would you say or do to **build** your child's self-esteem?

1. You want to do something fun with your three-year-old. How do you let her choose what you will do together?

2. Your four-year-old wants to make some "Rock-a-dile Red" Kool Aid.

3. Instead of saying "Do not run and scream through this living room," say . . .

4. Your three-year-old, covered with mud, says, "Daddy, I love you."

5. Your four-year-old has an accident in his pants in the mall.

6. Your five-year-old is struggling with a puzzle that is too hard for her.

7. Your three-year-old puts his clothes on "all by myself", but his shirt is on backwards.

8. Your seven-year-old puts on a pair of roller skates for the first time, but falls down every three or four steps.

9. Your twelve-year-old comes home with 70% on her spelling test. Last week she received 60% on her test.

10. Your eight-year-old wants to help you change the tire on the car.

11. You want your toddler to begin taking responsibility.

12. Your child is upset because you want to spray a web full of baby spiders with "Raid".

13. Your six-year-old wants to start a stamp collection.

14. Your son has just helped you clean the kitchen.

15. Your daughter complains that math homework is too difficult.

16. Your son is worried that he will not do well in a music recital.

17. Your daughter played well in a basketball game, but they lost the game.

18. Your son lost the election for class president.

UNIT: Parenting **LESSON:** Positive Child Guidance

COMPETENCIES:

1. Assess various methods of child guidance that enhance positive self-management and self-esteem.
2. Preview child abuse prevention techniques.

INTRODUCTION:

"Don't, Please Do" activity. [Information--"Don't--Please Do"]

LESSON OPTIONS/SUPPLIES:

OPTION #1
DON'T, PLEASE DO--Have students complete the worksheet. [Worksheet--"Don't--Please Do!" for each student, Information--"Don't--Please Do--Answer Sheet"]

OPTION #2
DISCIPLINE--Discussion. [Information--"Discipline"]

OPTION #3
CHILD GUIDANCE ARTICLES--Have small groups of students read articles from various magazines that deal with child development. Each group should then share the ideas they learned with the class. They should be able to defend those points they agree and disagree with. [Information--"Child Guidance Articles", Current magazine articles dealing with child guidance techniques, Worksheet--"Review of Child Guidance Article" for each student]

OPTION #4
WHAT PLEASES PARENTS--CHILDREN WHO HELP--View the video and have students complete the accompanying worksheet. Video is available from Knowledge Gain, 1675 N 200 W, Suite #6B, Provo, Utah 84604. [Worksheet--"What Pleases Parents Most--Children Who Help" for each student, Information--"What Pleases Parents--Answer Key"]

OPTION #5
PARENTING WITHOUT ANGER--View the video and have students complete the accompanying worksheet. Video is available from Knowledge Gain, as listed above. [Worksheet--"Parenting Without Anger" for each student, Information--"Parenting without Anger--Answer Key"]

SUMMARY:

One of the most important things to remember as a parent is to be yourself. You can only use those methods with which you feel comfortable. A child can spot a fake a mile away. Children know if you mean what you say or if it is just another threat. Select the methods that you believe in, that you feel comfortable with, and then be consistent.

TEST BANK:

1. What is meant by positive guidance.
   (DISCIPLINING CHILDREN BY USING POSITIVE WORDS EXPLAINING WHAT YOU WANT THEM TO DO, RATHER THAN BY BELITTLING THEM AND ALWAYS SAYING DON'T OR NO.)
2. Write a short paragraph stating what you learned from the article your group read in class. (OPINION)
3. There is not one method that is best for guiding children. [✓ T] F

RESOURCES:

Children, The Challenge, by Rudolf Dreikurs and Vicki Soltz

DON'T--PLEASE DO

(The following exercise was developed by Elaine Ashcroft,
Utah State University Extension, Department of Family Life.)

Have two students leave the room. Bring a chair to the front of the room. Tell the class that you are going to try two methods of child guidance on the students who left. The object is to get the students to complete the task of sitting in a chair, folding their arms, and crossing their legs. Assign one student to time you from the time the first student comes into the room until he/she has completed the task. Ask the class to cooperate in the experiment by not talking or helping the students in any way. Tell the class that they may find it interesting to note that the first method is used more commonly by parents than is the second.

Now, let the first student back into class and say nothing to him/her. Whenever the student does anything other than the intended task, scold him/her and tell her/him what NOT to do.

Examples:

The student comes in and stands looking at the teacher. The teacher says, "Well, don't just stand there, and don't look at me that way."

The student walks in the direction of his/her own seat. The teacher says, "Don't go back there."

The student comes back and puts her/his hands on his hips. The teacher says, "Don't put your hands on your hips."

Continue this for several minutes using lots of DON'T statements. REMEMBER, do not tell the student what TO DO, only what NOT to do.
You may not be able to get the student to perform the task. If not, let the first student sit down.

Invite the second student into the room. Simply turn to the student and ask him/her to sit in the chair, fold his/her arms, and cross his/her legs.

Now compare the amount of time it took for the first and second student.

(NOTE TO THE TEACHER: You may also do this with the whole class. The task might be to have the students stand and face the back of the room, with their arms folded. Follow the same procedure given above, then compare the amount of time the group took to follow the directions.)

It is interesting to see how quickly we can get someone to do what we want if we just state clearly what we want them to do. Parents are often frustrated because they spend so much time telling the child what NOT to do, rather than what TO DO.

OPTION #1^^STUDENT

Name ______________________________ Class __________________

DON'T--PLEASE DO!

Read the NEGATIVE statement on the left. Rewrite the statement so that it tells the child exactly what TO do, rather than what NOT to do. Turn the negative statement into a positive one. Don't make it a power struggle statement by using "I" or "You" The first statement has been done for you, as an example.

NEGATIVE STATEMENTS:	POSITIVE STATEMENTS:
1. "Don't sit on the counter."	"Please sit on the chair."
2. "Don't stand on the seat."	____________________
3. "Don't you ever clean your room?"	____________________
4. "Can't you clean-up this mess?"	____________________
5. "Don't ignore me when I'm talking to you!"	____________________
6. "Don't hit the table again."	____________________
7. "Don't make so much noise with your feet."	____________________
8. "Don't hit your brother again."	____________________
9. "Behave yourself!"	____________________
10. "You are a messy little pig!"	____________________

DON'T--PLEASE DO!--ANSWER SHEET

Read the NEGATIVE statement on the left. Rewrite the statement so that it tells the child exactly what TO do, rather than what-NOT to do. Turn the negative statement into a positive one. Do not make it a power struggle statement by using "I" or "You". The first statement has been done for you, as an example.

NEGATIVE STATEMENTS:	POSITIVE STATEMENTS:
1. "Don't sit on the counter."	"Please sit on the chair."
2. "Don't stand on the seat."	"Please sit on the seat."
3. "Don't you ever clean your room?"	"It's time to put your toys away."
4. "Can't you clean-up this mess?"	"Please put your crayons in the box and the papers in the garbage."
5. "Don't ignore me when I'm talking to you."	"Please look at me when I'm talking to you."
6. "Don't hit the table again."	"Please fold your hands in your lap."
7. "Don't make so much noise with your feet."	"Please hold your feet still."
8. "Don't hit your brother again."	"Let's go read a story."
9. "Behave yourself!"	"You'll need to stop crying now!"
10. "You are a messy little pig!"	"Doesn't it look nice when your toys are put away."

DISCIPLINE

The purpose of the following questions is to help students become aware of different types of discipline. You may wish to explain to students that they do not have to raise their hands in response to the questions unless they wish to do so.

How were you raised? Let's take a verbal survey to see how your parents guided you.

How many of you have been sent to your room?
How many of you have been grounded?
How many of you have had restrictions placed on the use of something? ("You cannot use the car for a week.")
Have you ever been threatened with things like, "You just wait till your father gets home!"
How many of you have had a spanking in your lifetime?
Have your parents ever chewed you out?
  Did your parents yell? talk down to you?
  Did they speak firmly with no discussion?
  Did they discuss the problem with you?

While there are many different ways to discipline or guide children, there really is no one right way to guide them. Bookstores are filled with books on how to raise, discipline, and guide children.

If you want to avoid child abuse, one of the most helpful things you can do is have lots of options available to you when the child misbehaves or is out of control. If you come from a home where you got a spanking every time you did something wrong, you may be sitting in this class right now saying to yourself, "Well, one thing is for sure. I will never be like my parents. I will never spank my kids." The truth of the matter is, unless you make a conscious decision and a follow-up plan, you will treat your kids very much like you have been treated because it comes naturally to you. When your child spills his dinner on the floor, you will spank the child. While a spanking may be appropriate at times, for some parents, there are other options that you should know about.

CHILD GUIDANCE ARTICLES

The teacher should collect a variety of articles that deal with positive child guidance or discipline. These may be articles from magazines ("Parenting", "Working Mother", etc.), a chapter in a book, or a summary of a book. Divide the class into groups according to the number of articles you have. Have each group read their article and then prepare to report to the class on their findings. The report should include the following:

1. A brief summary of the theory on child guidance discussed in the article.
2. One example of how this theory might work.
3. Why members of the group think the theories would or would not work.

Instructions to students:
As you read these articles, review in your mind the methods your parents have used in guiding you over the years. Think of yourself as a parent and what options might work for you. After reading the articles we will review them in class. Be ready to defend whether you agree or disagree with the ideas in the article you read.

After each group has presented their information, discuss the following questions with the class:

1. What methods of child guidance did you like best, and why?
2. What methods did not work on you? Why didn't they work?
3. Do you remember being told, "Don't do this", and "Don't do that"? How do you feel about positive guidance?
4. How many of you feel you came from an authoritative home? a democratic home? a laissez-faire home?
5. What kind of home will you have? Why?
6. Have you ever felt like you are often compared to another child or sibling?
7. Do you know parents who always fight their children's battles and never let them handle a conflict themselves?

Each student should now write a one-page summary of how you might guide your own children. Include anything from the article that you liked and any other methods you would feel comfortable using. Please include why you like that method and when and why you think it might work.

OPTION #3^^STUDENT

Name ______________________________ Class ____________________

REVIEW OF CHILD GUIDANCE ARTICLE

As a group, read the article on child guidance. Prepare to report the following information to the class.

1. Summarize the theory on child guidance discussed in this article.

2. Give one example of how this theory might work.

3. Why do the members of your group think the theories would or would not work.

OPTION #4^^STUDENT

Name ______________________________ Class ______________________

WHAT PLEASES PARENTS MOST--CHILDREN WHO HELP

1. How do we know that children are born with a primitive form of empathy?

2. What is the first element of a good teaching program?

3. Our example is especially powerful when we invite our children to ________________.

4. Helping others is the foundation of all good ________________ ________________.

5. Besides being the basis of morality, helping others is fundamental to the ________________ of ________________.

6. Awareness of others is called ________________.

7. How can we teach empathy?

8. What is a valuable question that will direct a child to the basis of empathy?

9. Conversations about your own feelings and the feelings of your child are called ________________.

10. The process referred to in question 9 can begin when you ask a question. What is the question?

11. What are the three steps in teaching children to help others?

WHAT PLEASES PARENTS--CHILDREN WHO HELP--ANSWER KEY

1. How do we know that children are born with a primitive form of empathy?
   (THEY SHOW "DISTRESS REACTION" TO ANOTHER INFANT'S CRYING)

2. What is the first element of a good teaching program?
   (EXAMPLE)

3. Our example is especially powerful when we invite our children to (PARTICIPATE).

4. Helping others is the foundation of all good (HUMAN RELATIONSHIPS).

5. Besides being the basis of morality, helping others is fundamental to the (FABRIC) of (SOCIETY).

6. Awareness of others is called (EMPATHY).

7. How can we teach empathy?
   (BY ASKING A CHILD TO THINK ABOUT AND UNDERSTAND SOMEONE ELSE OR RECOGNIZE ANOTHER'S SITUATION)

8. What is a valuable question that will direct a child to the basis of empathy? (HOW DO YOU THINK THEY FEEL?)

9. Conversations about your own feelings and the feelings of your child are called (INDUCTION).

10. The process referred to in question 9 can begin when you ask a question. What is the question? (HOW DO YOU FEEL?)

11. What are the three steps in teaching children to help others?
    (A. DO IT OURSELVES--EXAMPLE, B. ENCOURAGE CHILDREN TO PARTICIPATE WITH YOU, C. USE INDUCTION CONVERSATIONS TO TEACH EMPATHY.)

OPTION #5^^^STUDENT

Name ______________________________ Class ________________________

PARENTING WITHOUT ANGER

1. There is never a time when parental anger can serve a useful purpose. T F
2. Anger is especially harmful when used under what circumstances?
3. The problem with anger is that is becomes a ________________.
4. When does anger become abusive?
5. What do parents get angry about?
6. What intensifies anger?
7. Why do some parents seldom get angry?
8. What are the four main reasons for childrens' actions?
   a.
   b.
   c.
   d.
9. How can knowing these four causes of behavior prevent or reduce anger?

10. What are some clues that a child lacks knowledge?

11. What should you do in a situation where a child lacks knowledge?

12. What are some clues that a child is in a stage of growth?

13. What is the best thing to do if some action is due to a stage of growth?

14. List two common examples of unmet needs.
    a.
    b.

15. What are some clues that a child has an unfilled emotional need?

16. What are the three most common unfilled needs?
    a.
    b.
    c.

17. What is the unfilled emotional need of the boy in the story?

18. What is an example of behavior due to environmental cause?

19. What are clues that behavior is caused by environment?

20. How can parents undo the effects of a traumatic event?

PARENTING WITHOUT ANGER--ANSWER KEY

1. There is never a time when parental anger can serve a useful purpose. T F

2. Anger is especially harmful when used under what circumstances? (PARENTS FEEL HELPLESS OR INEFFECTIVE, WHEN THERE IS STRESS OR TENSION, OVER-REACT OR REACT TOO QUICKLY OR MISJUDGE CHILDREN)

3. The problem with anger is that is becomes a (HABIT).

4. When does anger become abusive? (WHEN IT BECOMES A HABIT AND HAPPENS TOO OFTEN)

5. What do parents get angry about? (TO ENFORCE RULES, TO GET CHILDREN TO WORK MORE PRODUCTIVELY, THEY THINK CHILDREN FAIL IN THE PARENT/CHILD RELATIONSHIP)

6. What intensifies anger? (STRESS AND TENSIONS FROM OUTSIDE SOURCES)

7. Why do some parents seldom get angry? (THEY TAKE TIME TO LEARN ABOUT CHILDREN AND TO UNDERSTAND WHY THEY DO WHAT THEY DO)

8. What are the four main reasons for childrens' actions?
   A. A LACK OF KNOWLEDGE
   B. A STAGE OF GROWTH
   C. AN UNFILLED EMOTIONAL NEED
   D. AN EVENT FROM THE ENVIRONMENT

9. How can knowing these four causes of behavior prevent or reduce anger? (WHEN WE KNOW THE CAUSES, IT IS EASIER TO KNOW WHAT WE SHOULD DO)

10. What are some clues that a child lacks knowledge? (CRYING, AVOIDANCE, ACTING INCAPABLE)

11. What should you do in a situation where a child lacks knowledge? (TEACH THE CHILD)

12. What are some clues that a child is in a stage of growth? (YOU REMEMBER ACTING THE SAME WAY, IT SEEMS A NATURAL PART OF LIFE, OTHER CHILDREN DO THE SAME THING)

13. What is the best thing to do if some action is due to a stage of growth? (RELAX AND BE PATIENT OR CHANNEL TO SOMETHING USEFUL)

14. List two common examples of unmet needs. (ANY OF THE FOLLOWING: MAKING NOISES, DISRUPTING ROUTINES, ANNOYING OR TEASING OTHERS, BREAKING VALUED POSSESSIONS, SELF-DESTRUCTIVENESS, HURTING A PET OR CHILD, UNUSUAL ARGUING OR CONFLICT)

15. What are some clues that a child has an unfilled emotional need? (INTENSE ELECTRIC BEHAVIOR THAT APPEARS IN MANY SITUATIONS, SEEK ATTENTION, HAPPENS IN MORE THAN ONE PLACE)

16. What are the three most common unfilled needs? (AFFECTION, A SENSE OF CONTROL, TO BELONG)

17. What is the unfilled emotional need of the boy in the story? (ANY APPROPRIATE RESPONSE.)

18. What is an example of behavior due to environmental cause? (SHOWING OFF TO A VISITOR)

19. What are clues that behavior is caused by environment? (BEHAVIOR BEGINS SUDDENLY, APPEARS IN ONE OR VERY FEW SITUATIONS, EMOTIONAL DISTRESS)

20. How can parents undo the effects of a traumatic event? (TALK ABOUT IT, SHOW AFFECTIONATE UNDERSTANDING, HELP THE CHILD TO UNDERSTAND, LOVING ATTENTION, TIME, EMOTIONAL SUPPORT, LOVE)

UNIT: Parenting **LESSON:** Guidance and Discipline

COMPETENCIES:

1. Identify parental responsibilities as a role model.
2. Identify strategies for teaching children self-discipline and to accept responsibility and consequences of their own behavior.

INTRODUCTION:

FUTURE PARENT--Discuss how students plan to discipline their future students. [Information--"Future Parent"]

LESSON OPTIONS/SUPPLIES:

OPTION #1
THE PURPOSE OF DISCIPLINE--Teacher lecture and discussion. [Information--"The Purpose of Discipline"]

OPTION #2
YOU ARE THE PARENT--Complete the activity by dividing the class into small groups. Have each group complete the worksheet, then share their ideas with the class. [Worksheet--"You Are The Parent" for each group]

SUMMARY:

Discipline isn't punishing, but is a positive learning experience. The goal is to get children to control their own behavior, even when you aren't around. Raising children to be responsible and self-disciplined isn't easy. It takes creativity and critical thinking to handle each situation in the best manner.

TEST BANK:

1. Describe misbehavior for which grounding would be an appropriate consequence. (LEAVING HOME WHEN NOT ALLOWED, STAYING AWAY FROM HOME TOO LONG.)
2. The purpose of good discipline is to teach children:
   a. obedience
   b. parental control
   c. self-control
   d. a and b.
3. A good discipline technique for children is:
   a. spanking
   b. humiliation
   c. natural consequences
   d. withdrawal of love.
4. What is one of the major disadvantages of spanking as a means of discipline? (VIOLENCE AND AGGRESSION, DOESN'T WORK, CAUSES RESENTMENT, ESCALATES, DOESN'T TEACH)

5. Give a natural or logical consequence for the following situation. "Your seven year old child won't put his toys away without constant scolding or force. What can you do?" (NATURAL CONSEQUENCE: LET HIS TOYS GET STEPPED ON OR EATEN BY THE DOG. LOGICAL CONSEQUENCE: PUT HIS TOYS AWAY SOMEWHERE SO THAT HE WILL HAVE TO EARN THEM BACK.)
6. Children are happier to go to bed and do so more willingly when:
   a. you let them stay up late.
   b. you get them to bed early.
   c. they go through some kind of regular routine that leads up to bedtime.
   d. none of the above (children don't do it willingly).

RESOURCES:

Practicing Parenting: Creative Ideas for Learning About Children! Jane Libman Nemiroff, 1980. Glencoe Publishing Company.

Preparation for Active Parenting. Michael H. Popkin, 1988. South-Western Publishing Co.

FUTURE PARENT

As a future parent, what are you going to do when your child misbehaves? (Throws a truck through the living room window? Pours cooking oil all over the kitchen floor?)

(TEACHER: as you elicit responses from the class, someone undoubtedly will respond with some form of physical punishment.)

What about spanking? How many of you have ever been spanked? Why were you spanked? (Look for evidence of resentment for the spanking. The spanking is often remembered more than what the spanking was for.)

Spanking is a poor form of discipline.

1. It does not work. Although it sometimes changes behavior at the time, it does little to change behavior over the long run.
2. It often creates resentment rather than self-discipline.
3. It teaches violence and aggression. (Did your parents ever spank you for hitting your little sister? "I'll teach you to hit your sister!") It gives children the message that if you are the biggest, you get to hit the littlest.
4. It escalates. If you spank for little things when they are little, you have to spank harder for bigger things when they are bigger. What do you do when they get bigger than you?
5. Spanking does nott teach what you want them to do, only what you do not want them to do.
6. More than a couple of swats with an open hand on the behind can be abuse.

So, if you do not spank your kids, how should you discipline them?

THE PURPOSE OF DISCIPLINE

What is the purpose of discipline? Self-control, rather than obedience.

Following are some suggestions for getting good behavior from your children. In many cases, it is a matter of helping children avoid misbehavior rather than punishing misbehavior after it occurs.

1. Set Limits.
   When we say let children control themselves, that is not the same as letting them do whatever they want to do.
   Be sure they understand what the limits are. What things are not allowed? How do you know what to allow and what not to allow?
   The limits should be important, not just arbitrary rules set up to show who is the boss. They should also not be those you have no intention of enforcing.

2. Be firm and consistent.
   If it was not all right to do yesterday, it is not all right to do it today.
   Consistency is more important than how strict or lenient a parent is. Children should know what to expect.
   Don't make threats: "If you don't stop running through the store I'm going to put you in the car," and then not do it. Or, after driving for 14 hours across the desert to Disneyland saying, "If you don't stop fighting this instant, we are going to turn right around and go home."
   What threats have you heard your parents make that you just ignored because you knew they didn't mean anything?

3. Substitute acceptable activities for unacceptable activities.
   Childproof your house when your children are small. Have things available to play with, rather than treasures they cannot touch.
   Distraction works well for young children.
   Say "Run and yell outside, not in the living room."

4. Give reasons for good behavior.
   Do not just say, "Because I said so."
   If you were driving down a long boring road, with no other traffic in sight, and a sign suddenly said to reduce your speed to 25 miles per hour for no visible reason; would you do it or want to do it? What if the sign also said there was a sharp turn ahead with a steep drop-off on one side. Now would you reduce your speed? What if the next time you traveled that road, the sign was missing. Would you still reduce your speed?
   Giving children reasons along with rules helps them learn to use their own control rather than waiting for an adult to tell them what to do. They internalize standards for behavior and become more responsible.

5. Focus on good behavior.
   Give them hugs for being nice.
   Avoid attention for poor behavior, ignoring them when that is possible.
   "Catch" them doing something good rather than scolding them for misbehaving.

6. Use routines to help children know what to expect and manage their own behavior.
   In which of the following cases would it be easier for parents to get their four-year-old to go to bed?
   a. At bedtime say, "It is time to go to bed, now. Put everything away and get to bed. I will give you to the count of ten. One. . . two . . ."
   b. One-half hour before bedtime, say "It is time to put on your pajamas now and settle down, play something quiet." Then at bedtime, "Brush your teeth, go to the bathroom, get a drink of water and I will meet you in your bed for a bedtime story." After one story and some kisses and hugs, turn off the light and walk out of the room.
   Establish when chores must be completed. This will eliminate arguing about when the chores must be done.

7. Match the consequence to the offense (the crime to the punishment).
   Natural consequences (easiest but hardest for parents to do). It means that you let whatever follows poor behavior happen.
      If they do not eat, what happens? (hunger)
      If they miss the bus and live a mile from school? (walk)
      If they tip over a cup of their favorite pop while messing around (no more drink)
      If they leave their baseball cards outside? (weather will ruin them)
   However, sometimes it is not appropriate to let the consequences follow. You may not be willing to let a bike get backed over in the driveway to teach a lesson. And certainly you are not going to say "I told you not to stand too close to that cliff, and now you have fallen over. That is the consequence!"
   When a natural consequence is not appropriate, you use a logical consequence.
   Logical consequences are demonstrations of logical results of misbehavior. For example:
      When Andrea stays out later than her agreed upon curfew, she is grounded.
      When Ryan paints on the back of the house, he has to scrub it off.
      When Michelle leaves her toys all over the floor after being told to pick them up, she has to earn them back with extra jobs.

8. Give children choices.

   "Either-Or" choices let the child know what the logical consequence is going to be:

   Either you __________, or you __________. You decide.

   Either you play quietly in the living room or go outside to play. You decide.

   Either you pet the puppy gently or you put him back in his box. You decide.

   "When-Then" choices help children develop responsibility and pair responsibility with privileges.

   When you have __________, then you may __________.

   When you have cleaned your room, then you may invite a friend over.

   When you have finished your homework, then you may play with your friends."

9. Be a good model

   Your children will be more polite and courteous if they hear you say thank you and please to them.

   If you do not want your children to swear, be messy, smoke, take drugs, etc., then you must also avoid doing those things. Children do what you do, not what you say.

   A two-year-old and his father:

   "Brandon, come in the house now."
   "No, I'm playing in the leaves."
   "Brandon, I said come in the house now!"
   "No! I'm playing in the leaves."
   "Dammit! Get in this house right now!"
   "Dammit! I'm playing in the leaves!"

10. Treat children as responsible individuals.

    Remember the self-fulfilling prophecy: Children become what you believe they are.

    Treating children as if they are responsible increases their level of responsibility.

    Treat a child with respect to gain respect.

YOU ARE THE PARENT

1. Tommy is throwing a ball in the living room and knocks over a lamp.

2. Nicole is throwing sand at the other kids in the sandpile.

3. Your three children are bickering in the backseat while you are driving on the interstate.

4. Jerry, eating in a restaurant with you, creates a disturbance and humiliates you by belching and giggling loudly.

5. Amy keeps forgetting to take her lunch money to school. You are always having to remind her to do it, or take it to her at school.

6. Jon won't come in the house when you call him for dinner.

7. Heather takes her brother's money from his piggybank and spends it.

8. Your teenager Chris keeps the car out past the agreed time.

9. Jocelyn refuses to do her homework.

10. Craig leaves his dirty clothes on the floor instead of putting them in the hamper where they are supposed to go.

UNIT: Parenting **LESSON:** Selecting Child Care

COMPETENCIES:

Identify characteristics of quality alternate care for children of working parents.

INTRODUCTION:

Pass out candy in the following proportions per every 10 students:

1 yellow candy
3 brown candies
3 red candies
3 black candies

How many of you expect to work, or have your spouse work when your children are small? Sixty percent of you or your future husbands will not earn enough to support a family above the welfare level. Stand if you have brown or black or yellow candies. Almost 70% of the mothers in your families will work when they have children under the age of six. Stand if you have yellow candy. Only 10% of you or your future spouses will not work for any significant time. Since so many of you or your spouses with young children will work, what will happen to your children? Who will care for them? Will the children grow up to be happy and well-adjusted?

Research shows that there are two main factors that determine whether or not children will do well while in the care of someone other then their parents during the work day. They are 1) the quality of parenting the children receive and 2) the quality of alternate care (childcare) in which they are placed. We have discussed ways to be a quality parent in other lessons. If so many of your children are going to need alternate child care, it is important that you understand what quality child care is.

LESSON OPTIONS/SUPPLIES:

OPTION #1
RESEARCH--Have students from child care classes in your school research and present to this class "How to Recognize Quality in Child Care". (Be sure they include program characteristics as well as caregiver characteristics.)

OPTION #2
CHILDCARE CHARACTERISTICS--Divide students into small groups. Assign half of the groups to list the characteristics of a good child care program and the other half to list the characteristics of a good caretaker. Discuss these lists as a class. Also identify the variety of types of child care: at home, private day care centers, day care centers at work, day care provided by religious groups, etc.

OPTION #3
TRANSPARENCY--Discuss the information with the class. [Transparency--"Quality Child Care"]

OPTION #4
FIELD TRIP--Take the students to a variety of child care facilities, using the information discussed in class to evaluate the quality of the facilities. If class time cannot be spent for this activity, make this a homework assignment. Students should write a brief summary of each facility visited and say whether they would be willing to send their child(ren) there for child care.

OPTION #5
WHEEL OF LIFE REPORT #19--QUALITY CHILD CARE--You and your spouse are about to have another baby. You already have a five-year-old and a three-year-old. Both of you work and the two of you have decided that you will return to work full time after the baby is born. Your present caregiver will not continue caring for your children, so you are looking for suitable child care. You will need full time care for your new baby and your three-year-old, but only half day care for your five-year-old who will be attending kindergarten. Investigate at least four different child care settings and share the information that you gather with the class. Visit the actual setting of at least two child care facilities. What regulations does the state make for child care centers and what alternatives are available? Compare the following items: number and age of children present, number of caregivers, years of experience, appropriateness of atmosphere (toys available, pets present, cleanliness, attitude toward caring for children), cost, obligations the parents must meet, and any other items that might concern you. Select the setting you would prefer for your child and tell us why you and your spouse have chosen this particular site. How difficult is it to find quality care for your child?

SUMMARY:
The time your children spend in the care of others has a great effect on them. Your children are worth the time and money it takes to give them the best possible care. Choose carefully!

TEST BANK:
Describe a quality child care center or home.

QUALITY CHILD CARE

PROGRAM CHARACTERISTICS:

Low adult-child ratio (not too many children for each adult to care for; the younger the children, the more adults will be needed.

Small group size.

A variety of activities appropriate for the age of the child.

Development encouraged in all areas of emotional, social, intellectual, language, and physical skills.

Adequate amounts and arrangement of space.

Safety.

Good nutrition.

Clean environment.

CAREGIVER CHARACTERISTICS:

Trained in child development, experience with children.

Low turnover rate (the caregiver won't quit when your child is bonded to them).

Patient, accepting.

Good health.

Respect for children.

Has a child's perspective.

Sense of humor, emotionally warm.

Responsive, flexible.

UNIT: Parenting **LESSON:** What Do You Want for Your Child

COMPETENCIES:

1. Explore the financial preparation for parenthood.
2. Discuss methods of enhancing positive self-esteem in children.

INTRODUCTION:

Before a person ever has a child, they will make statements like, "When I have a child I will never . . .", or "My child will have. . . .", or "My child will get to . . .". While you may not be able to get or do everything for your child, these statements are not unhealthy. It's important to think about what kind of a childhood you want your child to have. Look at these pictures. Do they represent the things you want for your children? What do you think the child is saying in each of these pictures? [Pictures of children participating in various kinds of activities]

LESSON OPTIONS/SUPPLIES:

OPTION #1
RAISING A CHILD--Discuss the expenses of raising children. [Information--"Raising A Child"]

OPTION #2
WHAT DO YOU WANT FOR YOUR CHILDREN?--Complete activity that has students identify what is important in parenting. What do they want their children to have? [Information--"What Do You Want For Your Children?"]

OPTION #3
BILL OF RIGHTS--Earlier in the year the students did a "Bill of Rights" for their parents and themselves. Refer back to what the students wrote. Have them revise their Bill of Rights for their future children. Discuss how they see things differently, how they will save for college, cars, and other expensive items their children will need. [Worksheet--"Bill of Rights" from "Parent/Teen Relations" lesson]

SUMMARY:

Most parents want many things for their children. It is important to remember that your children will only get what you want for them only IF YOU MAKE A PLAN. For example, if you save as little at $10.00 a month from the time your child is born until he/she is eighteen, you will have saved enough to finance him/her a college education. Simply saying "I want my children to have positive self-esteem", does not assure that they will have it. You need to think of specific things you can do to assure that your children will actually have positive self-esteem. Getting what you want for your children is just like getting what you want for your money. If you do not think about it and make a plan, it will slip right through your fingers.

TEST BANK:

Finish the following statements as discussed in class.

1. Saying "I want my children to have positive self-esteem", does not assure that your children will have it unless you: (MAKE A PLAN)
2. Getting what you want for your children is just like getting what you want for your money. If you do not think about it and make a plan, (IT WILL SLIP RIGHT THROUGH YOUR FINGERS).
3. List three things you want for your children. (ANY APPROPRIATE ITEMS)
4. Identify one thing you would like for your children and briefly explain how you would ensure they get it.
   (FOR FULL POINTS THE STUDENT MUST CLEARLY DESCRIBE WHAT THEY WANT WITH A SPECIFIC PLAN FOR ACCOMPLISHING IT.)

RAISING A CHILD

How expensive is it to raise a child? Make an estimate as to how much money it takes to raise a child from birth to 18 years of age and write your dollar estimate down.

Ask each student his/her answer and list them on the board in numerical order:
Example: $30,000.00
$50,000.00
$55,000.00
$99,000.00

All of you may have guessed correctly in the exercise we just completed. However, it is estimated that parents will spend about three years' earnings (averaged out over the 18 years of the child's life) on raising a child from birth to 18 years. If a family is making an average of $30,000 a year, $90,000 would be the correct guess. The family who make a third of a million dollars a year may well spend one million dollars on a child. The saying "You will spend what you have," seems to hold true in this case.

You all know that some of your friends will receive the keys to a new car for graduation from high school. Some of your friends will receive a card that says, "We are proud of you and we love you very much!"

DISCUSS:
Does one set of parents love their child more than the other?
Do you know kids who are great to be around who will get the card?
Do you know kids who are great to be around who will get the car?
Can you tell which student has the best relationship with her/his parents by seeing his/her graduation gift?

One couple may come home from the hospital with a brand new baby to a nursery filled with new oak furnishings, wallpaper that matches the comforter in the crib, 12 designer outfits, and 8 stuffed animals. A different couple may come home to a mattress they purchased to fit the crib they slept in as a child, 3 terrycloth sleepers and just enough diapers to get through the first week.

DISCUSS:
Does one couple love their child more than the other?
Is money a good measuring stick for love?
Can you tell how a child will be treated by just looking at his/her bedroom?

In the long range scheme of things, it really is not the money that counts when expressing love. While it is important to have a secure financial base before you have children, waiting until you can give a child everything may only make a difference to you. It's how you parent, not how much money you parent with that really counts.

WHAT DO YOU WANT FOR YOUR CHILDREN?

Take out a blank sheet of paper and put your name on it. Now name 3 characteristics, goals, or values you would want for your children. Do not discuss this with your neighbors, just write quickly, as you will not have much time.

(Continue with the lesson as soon as all students are finished.) We will now go around the room very quickly and have each one of you share one of the three things you listed.

Share with students three things you want or wanted for your children. Explain why you wanted each item and how you planned to provide it for your children. (See Teacher Information for examples.)

DISCUSSION:

1. Do you think your parents are happy with the "things" they have given and taught you?
2. What can you do, right now, to begin preparing to provide your children with the things you think children should have?

Write a paragraph about each of your three wants for your children. You must explain WHY you want each item, and explain HOW you plan to assure that your child will get it. Teacher examples are found on the following pages.

THINGS I WANT FOR MY CHILDREN--EXAMPLES

Positive Self-Image--Self-Esteem

I want my children to have a positive self-image, so that they can feel good about themselves and act appropriately with other people. I believe that a child with a positive self-image is less likely to act out in school, more likely to try new things, less likely to be in trouble of any kind (law or school), and more likely to be successful and happy. One way I plan to get this for my children is by letting them pursue an interest of some kind. Letting them take dancing, piano, gymnastics, or letting them play on Little League teams of football, soccer, baseball, or basketball. Being involved in things like this teach children that **they are capable human beings**. When these children enter high school, they have found something that they like and that **they can do**. They have a little extra self-confidence because they have something that they are good at. They want to become involved because they feel good about themselves.

I Do Not Want to Hit My Children

Child abuse can be devastating and I do not want to abuse my children. I am going to take classes while I am in college to help me learn how to deal with children. I am going to practice keeping my cool. When I feel out of control, I am going to see to it that my children are safe, then get away until I can regain control. I am going to make it a rule to never hit my children, because I do not know if I could stop once I start.

Independence

I want my children to be independent because it gives them a sense of security that no one else can give them. The world can be tough and it is important to feel really secure deep down inside. I do not want my children to have to wait for me to start working on or coming up with ideas for their science project. I want them to get started and know Mom and Dad will be there, if needed, but to know that they can do it alone. One way I plan to help my children learn independence is to let them do things for themselves, as soon as possible.

- Teach them what is expected by letting them put their own clothes in the dirty clothes hamper as soon as they can toddle.
- Create a room that is easy for a child to keep clean, then letting and expecting him/her to keep it clean.
- Allow my children to clean their own dishes off and put them in the dishwasher.
- Let my children make their own beds, even if they do not meet army regulations.

You may think it strange that I use the word let so much, instead of the work make. You might be surprised to see how much a three year-old likes to make her own bed, if she is not discouraged by having to make it Mom's way or how excited a toddler gets over putting his clothes down a laundry shoot and watching the clothes slide away, then clapping with joy. Children who are not discouraged by well meaning but bossy adults, get excited about doing things.

UNIT: Parenting **LESSON:** Parenting Suggestions from Teens

COMPETENCIES:

1. Propose steps for creating family standards.
2. Identify parental responsibilities as a role model.
3. Identify basic parenting skills in the physical, mental, social and emotional development of children.
4. Identify methods for parents to build a child's self-concept.
5. Identify strategies for teaching children self-discipline and to accept responsibility and consequences for their own behavior.

INTRODUCTION:

You students are in the unique position of beginning to understand what it is to be a parent, but you are still young enough to understand what it is to be a child. If you develop some standards for yourself as future parents now, those standards can help you as you meet the challenge of parenting.

Think back through your childhood, at the way your parents guided you, the things they taught you, the ways they loved you, the mistakes they made. Right or wrong, your parents have had great power in your lives.

LESSON OPTIONS/SUPPLIES:

OPTION #1
GUIDELINES FOR PARENTS--Have students complete the activity. [Information--"Guidelines for Parents"]

OPTION #2
CASE STUDY--Discuss the case study "One Triumphant Parent" with the class. Is this typical of how a parent would react to this situation? Have students write scenarios of their own to be discussed in class. [Information--Case Study--One Triumphant Parent"]

SUMMARY:

The way your parents have parented you has had a powerful effect on the way you are now. Use the knowledge you have about the good and not-so-good way you were treated to become a better parent yourself.

TEST BANK:

List ten guidelines for parents based on the class discussion. (ANY APPROPRIATE ANSWER.)

RESOURCES:

"Listen, Mom and Dad . . .", Orson Scott Card. Bookcraft Publishers, 1848 West 2300 South Salt Lake City, Utah.

GUIDELINES FOR PARENTS

Read each of the following questions and ask individual students to share their experiences. As they share, have each student make a list of "Guidelines for Parents" based on these experiences. Typical student responses are listed below each guideline. The guidelines listed below each question are suggestions only. Help students derive similar guidelines. (See resource "Listen, Mom and Dad . . ." for additional help in leading this discussion.)

1. What did your parents want from you when you were young? What was expected? (For example: household help, obedience, good grades, etc.)
    - a. Let your children know what you expect from them.
    - b. Give your children rules and limits so they will learn self-control.
    - c. Don't surround your children with arbitrary rules.
    - d. Reason with your children.
    - e. Remember the self-fulfilling prophecy, children become what you expect them to become.

2. Did your parents love you as much as they loved your siblings?
    - a. You can't and shouldn't treat all your kids the same.
    - b. You have to try to be fair.
    - c. Don't set your kids up to be punished by his/her siblings.
    - d. Don't be jealous of your kids relationships with each other.

3. Do you remember getting spanked?
    - a. When you punish your children, tell them why.
    - b. Don't ever let them think you hate them for doing wrong.
    - c. Don't punish when your temper is out of control. Your anger can only be interpreted as hatred.
    - d. Let the punishment fit the offense.
    - e. Nothing is worth inflicting real physical pain on your children.
    - f. Forgive them when they have expressed remorse. Trust them again.
    - g. If they don't think you are being fair, at least listen.
    - h. Do make rules. It is scary to be totally free.

4. Did your parents respect your opinions and let you make decisions?
    - a. Let them make decisions. It is the only way they can learn.
    - b. Only allow them to make the decisions within their reach.
    - c. Even if their opinions seem wrong, at least hear them out before saying no.
    - d. Be a little flexible, willing to change your mind.
    - e. Make rules and stick to them.
    - f. Always allow their opinions to be expressed.
    - g. If you give them a choice, don't renege when they choose unwisely. If it's not their choice, don't offer it as one.

5. How did your parents show they cared?
   a. Really pay attention to your children.
   b. They want to feel like you are on their side.
   c. If they are misbehaving, check back to see if you've been ignoring them lately.

6. How did your parents feel about you and school?
   a. If they're afraid of school, take their feelings seriously and help them to adjust.
   b. Understand that school can sometimes be a drag, even when they like it.
   c. Don't make them feel ashamed if they are doing their best and their best isn't good enough.

7. How did your parents feel about you and religion?
   a. Live the same standards you are trying to teach your children.
   b. Share spiritual experiences with them.
   c. Make religion an important part of their lives, not just a duty.
   d. If their needs are not met by your religion, find a different way to meet those needs.

8. How did your parents feel about your friends?
   a. Try to understand what they like about their friends.
   b. If there's danger, warn about the danger rather than try to keep them from their friends.
   c. Don't judge their friends until you know them.
   d. Sometimes friends meet needs that you have unintentionally not met.
   e. Don't be jealous of their friends. If they learn to love their friends, they will love their family better too, in the long run.

9. How did your parents react to your turning 13? Did they give you the right balance of responsibility and independence?
   a. No matter how annoying they are, endure!
   b. Give them a chance to prove that they are growing up, but not too much responsibility at once.

10. What did your parents teach you about male/female relationships?
   a. Don't wait until they are 16, it is too late then.
   b. After you have taught them right from wrong, understand that they make their own choices.
   c. When they do something wrong, support them when they need you.
   d. Teach them that relationships take a lot of work.
   e. Don't wait for them to ask questions; they may be scared to ask.

11. How did your parents treat each other?
    a. Treat each other with respect, even when you disagree.
    b. Hatred between parents is one of the most frightening things a child can experience.
    c. Never, never use them as weapons against each other.

12. What were your parents' goals for you? Were they the same as your goals for yourself?
    a. Don't decide for them what they should want.
    b. If you think something is important for them, try to make it look attractive.
    c. Respect their desires.
    d. Look closely. Maybe what they want isn't bad, just different.

13. Were there times when you disagreed and now you know they were right?
    Don't say, "Someday you are going to look back and regret that you didn't listen to us." When it happens, don't say, "I told you so."

14. When you were afraid, how did your parents help you?
    They need to know you will always hold their hand when they need it.

15. What are your favorite memories with your parents?
    a. Take the time with them to create memories of love.
    b. Traditions are treasured.
    c. Doing something fun or different or exciting with the family lasts forever.

CASE STUDY--ONE TRIUMPHANT PARENT

A young man and a young lady stood quietly before his parents. They had dated for a couple of years and were known as a couple of great achievements. They were both straight "A" students and high achievers in everything they participated in. Tonight would not be a night of honors. Tonight would be a very difficult night.

Her home life was a very rocky one. Her mother had been married and divorced several times. Most of her brothers and sisters were troubled teens and went on to live sordid lives as adults. How could she fit in with his "perfect family". They would, of course, blame her.

His home was not perfect, but pretty close to it. He had two loving parents and three sisters that were also high achievers. They had all married and were active in their religion, just as their parents had raised them. How could he do this to his family--the very people who had given him a name to be proud of all through life.

As the couple stood before his parents, he explained the reason for this particular visit. "Mom, Dad, we have a problem. We are going to have a baby." His voice trembled and then cut short. What more could he say? Tears streamed down everyones' faces. His father stood up from the chair he had been sitting in and walked to the young girl then put his huge arms gently around her. As he held her close, tears streamed down his face and he gently said, "Welcome to our family. I want you to know that starting right now, there is nothing I won't do for you."

Adult Roles
&
Responsibilities

Crisis Management

INTRODUCTION TO CRISIS

This unit is a culmination of the various aspects of crises that may be faced throughout a person's life. These topics may be sensitive issues to many students. Teachers must be careful not to offend students by adapting the lessons accordingly. Guest speakers and panels must be very carefully chosen in order to make certain that the appropriate information is presented.

A fun way to introduce this lesson is with the book, *Alexander and the Terrible Horrible No Good Very Bad Day*, by Judith Viorst (ISBN #0-689-71173-5). This enables students to see that everyone can have bad times in their lives, regardless of ages or situations. The purpose of this unit is to help them learn to deal with these crisis situations.

UNIT: Crisis Management **LESSON:** Divorce/Single Parenting

COMPETENCIES:

1. Discuss factors leading to divorce.
2. Describe the legal process of obtaining a divorce.
3. Identify problems associated with divorce.
4. Assess the personal adjustments of family members in single parent, remarriage, stepparent and blended families.
5. Formulate positive and negative effects of remarriage on partners and children.

INTRODUCTION:

Have the class members pair off into couples and stand on one side of the room. (These couples need not be boy/girl. This is only an exercise in visualization.) Next, have one-half of the couples go to the other side of the room. Point out that the couples on the first side of the room represent the percentage of marriages that actually last. Those on the other side are the representation of the percentage of marriages in the United States that fail. Within the first group are also marriages that are in varying degrees of trouble. Estimate the number of children affected by divorce if each couple has 3 children.
(TEACHER NOTE: Be aware and sensitive to those in the class that have had divorce affect their lives. They may want to contribute to the discussion and will serve as an important information source, or they may not want to discuss the issue because of its sensitivity or family embarrassment.)

LESSON OPTIONS/SUPPLIES

OPTION #1
FACTORS LEADING TO A DIVORCE--Present information, then, in small groups discuss the problems and factors that contribute to divorce. [Information--"Factors Leading to a Divorce", Student Information--"Divorce Case Studies"]

OPTION #2
GROUNDS FOR DIVORCE--Review the transparency with the students. Have the students consider and list their personal grounds for divorce. Under what circumstances could they NOT stay married? Students need to understand that some marriages are unacceptable. Some marriages may falter and get rocky, but can and should receive the effort it takes to salvage the commitment. Discuss the students' lists. [Transparency--"Legal Grounds for Divorce in Utah"]

OPTION #3
LEGAL PROCESS OF OBTAINING A DIVORCE-- Review and discuss the process of obtaining a divorce. [Information--"Legal Process of Obtaining A Divorce"]

OPTION #4
PERSONAL PROBLEMS--Discuss the information with the students. [Information--"Personal Problems Associated with Divorce"]

OPTION #5
COPING WITH DIVORCE--Brainstorm with the class why couples divorce. List the reasons on the board, then discuss the provided information with the students. [Information--"Coping with Divorce"]

OPTION #6
REMARRIAGE--Discuss the adjustments associated with remarriage. [Information--"Remarriage and Personal Adjustments"]

OPTION #7
PANEL--Have a panel, consisting of students and parents, who are in various types of recombined family situations. Have the class members make up questions ahead of time, to be given to the panel before they come. Guide the class when making up the questions and help them consider everyday, practical problems that may exist in a new marriage. Let the panel address the questions, as well as provide the class with their viewpoints on the positive and negative aspects of blended families.

OPTION #8
GUEST SPEAKER--Have a divorce attorney or marriage counselor as guest speakers for this lesson.

OPTION #9
BLENDED FAMILY SOLUTIONS--Using the following list, divide the class into small groups and identify creative solutions to the following problems a blended family may encounter.

a. The new parent has brought two new children into a family, where there are already three children. How should physical space be divided?
b. How should the new family handle discipline? Which parent would discipline which child? Is the other parent given the authority necessary to discipline?
c. Who will decide upon issues such as household chores and responsibilities? How is the work divided?
d. What names will the new parent be called by?
e. Are there ever times when the original family will need to be alone, without the inclusion of the new members?
f. How will the decision about how to spend holidays be made? What traditions will be maintained, and which new ones will be adopted?
g. Should a remarried family remain in the original home of either, or should they find a new residence where they can create a new home? Could staying in the old home cause problems?
h. How would you feel having a step parent?
i. How will leisure time and family togetherness be spent ? Who decides?

OPTION #10
WHEEL OF LIFE OPTIONS:

#43--ECONOMICS OF DIVORCE--You and your spouse have decided to terminate your marriage. Tell the class the legal procedures and costs from the beginning until the divorce is final. Who will have custody of the children? How will properties be divided? How will all debts be divided and handled? Will alimony or child support be paid and in what amount? How will belongings that were purchased before the marriage or inheritances be handled? How were these decisions made?

#44--DIVORCE--THE SOCIAL IMPACT--You and your spouse are discussing getting a divorce. Visit with five males and five females who have been through this process and tell us about the social ramifications of such a decision. Tell us how they finally decided to divorce. Describe each family situation at the time of the divorce (number and age of children, age of husband, age of wife, job titles and approximate income, what problems caused the break-up). Who received custody of the children in each situation and how do they feel about that? What type of visitations are involved and how do they feel about it? Did they find the separation to be difficult and in what ways? How did friends and family members react to the divorce? What are the major problems and concerns facing people who are divorced?

SUMMARY:

Divorce is a reality in the lives of many people. The effects of divorce are felt in the lives of the couple involved, the children, the extended family and friends. It is one of the most disturbing events that can happen in life, and it may take many years to feel a return to normalcy. Divorce rarely solves problems, but rather is an exchange for a new set of problems. By educating ourselves about the problems associated with divorce, we may be better prepared to avoid this problem.

TEST BANK:

1. What is the most common cause of divorce? (SELFISHNESS)
2. Identify three common causes for divorce. (CHANGING VALUE SYSTEMS, IRRECONCILABLE RELIGIOUS DIFFERENCES, ALCOHOL AND SUBSTANCE ABUSE, PHYSICAL OR EMOTIONAL ABUSE, ETC.)
3. When obtaining a divorce, an attorney is usually employed only by people with lots of money. T F
4. When a couple agrees about the issues or finances, child custody, property, etc., it is referred to as:
   a. complaint for divorce
   b. uncontested divorce
   c. contested divorce
   d. negotiation
5. Identify three problems associated with divorce. (ANY OF THE FOLLOWING: DIVORCE HURTS EVERYONE INVOLVED, CREATES HEALTH PROBLEMS, FINANCIAL PROBLEMS FOR BOTH SIDES, CHILDREN ARE TORN BETWEEN THEIR PARENTS, ETC.)
6. No one ever escapes from a divorce unscathed. He or she is inevitably permanently harmed. T F

7. When a sheriff or attorney delivers papers declaring the intent to divorce, it is referred to as:
   a. serving summons
   b. court order
   c. legal notification of divorce
   d. all of the above
8. A contested divorce is when:
   a. there are more than two people involved
   b. there is an official complaint for divorce
   c. issues relating to the divorce have not be resolved
   d. issues relating to the divorce have been resolved
9. A specially trained person or team whose job is to help the couple reach an agreement is called a:
   a. referee
   b. meditator
   c. mediator
   d. trouble-maker

RESOURCES:

Medved, Diane. *The Case Against Divorce.* New York, Donald I. Fine, Inc., 1989
Friedman, James T. *The Divorce Handbook.* New York, Random House, 1984

FACTORS LEADING TO A DIVORCE

The most common thread running through all divorces is that of selfishness. It may be the selfishness of not being willing to spend time with one's spouse or children. It may be selfishness with money. It may be that a spouse is too selfish to have children, too selfish to care, too selfish to work, too selfish to nurture a spouse, or too selfish to apologize. It may be shown in the actions of one spouse dominating the other, or in refusing to share in the rearing of the children. Selfishness may be shown by one's spouse refusing to acknowledge the needs of her/his spouse, or to appreciate his/her contribution to the marriage. Lack of communication with a spouse is selfishness because a partner refuses to unveil his/her feelings to his/her spouse. Sexual infidelity is selfish self-satisfaction without regard for the feelings of the other spouse.

Other causes may be changing value systems, physical or emotional abuse and irreconcilable religious differences. Alcohol and substance abuse are the cause of many marriages dissolving, as are physical and extreme mental abuse. Psychosis, or mental illness may also be so debilitating that it is impossible to further live with a spouse.

Questions to ask;

1. Why is selfishness such a major contributor to divorce?
2. Are there ever any valid reasons for ending a marriage?
3. What can be done when a spouse finds him/herself being treated selfishly?
4. Can a person tell when her/his actions are selfish and are harming a marriage?
5. How are society's standards changing concerning marriage and divorce?

In small groups, have the students discuss case studies and decide what the problem in the marriage is. What is happening to these couples?

OPTION #1^^^STUDENT INFORMATION

DIVORCE CASE STUDIES

STUDENT DISCUSSION - ROLE PLAYING SITUATIONS

CASE #1

John was a rising attorney in his law firm. He had been given more and more responsibility and wanted to prove to his senior law partners that he was the perfect law partner for the firm. He worked late hours every evening and frequently left for work before the children were even awake. When he was home, he often had a briefcase full of papers he needed to review. He told his wife to go to bed without him when he still needed to finish briefs for the next day. It seemed there was never enough time. His wife, Sharon, felt lonely and resentful that he rarely had time for her or the children. She had lately confided to her friends that her marriage was not worth saving. Why be married to someone she rarely saw?

CASE #2

Ned worked full time as a teacher. In order to make ends meet, he also moonlighted four nights a week as a chef in a local restaurant. It seemed that no matter how hard he tried to earn enough money, there was always something more the family needed. His wife, Ruth, did not work outside the home, and spent her full time caring for their three children. Ruth felt resentful that Ned did not seem to be able to get all the yard work done, and never sat down to read to the children at night. She complained constantly that his work did not pay enough, and told her husband that she wished he had gone into a different line of work that paid more. Ned felt unappreciated, and found himself not wanting to come home right after work. He would rather visit with friends who understood him or go fishing.

CASE #3

Susan had five children under the age of eight. Three were still preschoolers. Her days consisted of laundry, cleaning, picking up toys and clothes, taking the children to medical appointments and cooking meals. She was exhausted at the end of the day, and felt almost angry when her husband had plans after work and on weekends with his buddies. She tried not to complain but found herself wondering why all the child care was left up to her. Wasn't he their father too? She was so tired at night that she fell into a heap about 10:00 each night. Her husband did not like the fact that she was too tired to spend time with him at night. He felt she should be anxious to sit up and talk and relax with him. It seemed that other wives were more responsive and that he deserved better from his wife.

CASE #4

Chris was thirty-four, and had a career as a banker. His wife, Jill, was thirty-six and worked full time as a newspaper editor. They both made good incomes, and had enough to travel and buy the things they wanted. Now that Chris was secure in his position at work, he wanted to direct his attention to having a family. He and Jill had decided when they married that they wanted three children and now seemed the best time for them to support children. However, Jill was having second thoughts about having children. Her work demanded her full attention and on weekends she liked to entertain guests and go sailing. The more she thought about children, the more she felt that they would hamper her free time and ability to do what she wanted. She tried to explain her thoughts to Chris but it always ended in an argument. He thought he should have married someone else who would give him children. He wanted a divorce.

OPTION #2--TRANSPARENCY

LEGAL GROUNDS FOR DIVORCE IN UTAH

1. Impotency at the time of marriage.
2. Adultery committed after the marriage.
3. Desertion of the spouse for more than one year.
4. Failure to provide the "common necessities of life" (refusal to support).
5. Habitual drunkenness.
6. Conviction, or being found guilty of a felony.
7. Mental or physical cruelty that causes bodily injury or great mental distress.
8. Being legally separated by a court decree for three years in a row.
9. Permanent and incurable insanity, established by competent medical testimony.

LEGAL PROCESS OF OBTAINING A DIVORCE

A major part of the emotional stress of divorce is being involved in a legal system you don't understand. Divorce places you at the mercy of the legal system with its own language and procedures. No two divorces are the same but most all will be similar in the following areas;

1. After the decision to divorce has been made, the first step is to contact a divorce attorney. The attorney will help you determine your needs and requests, and will be your advocate against your spouse. All legal work will be done through your attorney.
2. Filing a complaint for divorce or legal separation. This is the document prepared by your attorney that makes your wishes to divorce known. Either spouse may instigate this action.
3. Serving summons. These are the papers delivered by a sheriff, or given by a spouse's attorney, declaring the intent to divorce. At this point, both parties need to have legal representation to work through important issues.
4. Uncontested divorce. Where there exists no argument or disagreement about any issues (financial, child custody, property, etc.), the couple may simply agree to divorce. They still need to get details written down for future reference and for the protection of both, if either decides in the future that he/she wants to change his/her mind.

    All issues may be resolved by both parties and put into a written agreement. After signing the documents, they are presented to the court for approval.

    If everything is in order, the judge signs the Decree of Divorce, and the case is completed.

    This divorce does not go to trial, and because of the minimum of legal time spent, is the least expensive way to obtain a divorce.

    There are many advantages to this type of divorce.

    a. Negotiated settlements will most likely accommodate your needs and desires. Judges do not know about the sentimental value of things to each partner, any better than the parties involved.
    b. Lawyers can be more creative in tailoring the settlement agreement to the benefit of both people. Whatever both want is what they may have.
    c. There is a greater likelihood of cooperation between the parties in doing what was agreed upon. Compromise leads to compliance because both people participated. Court orders often leave one or the other disgruntled and unwilling to carry out the court order.

5. Contested divorce (the most common). Any divorce where issues relating to the divorce - child custody, property or support - have not been resolved.

   This type consists of written pleadings, temporary motions, discovery procedures, settlement negotiations, pretrial hearings, and the trial and judgement of the court.

   During each stage of this divorce, the duty of the attorney is to best represent the interests of his/her client. Clients may have strongly held beliefs about division of the home and physical property, where the children will live and who will have custody, child visitation agreements, and so on. Each issue must be hammered out to the agreement of both parties. If they are still contested, a judge will make the final ruling as to each issue.

   This type of divorce is often difficult and bitter, especially when partners wish to be stubborn or hurt the other person.

   Because of the length of these procedures, which can drag on for months and years, the divorce can be very costly.

In the case of severe and unresolved disputes, a divorce mediator may be called in to help resolve the issues. A mediator is a specially trained person or team whose job is to help the couple reach an agreement. His/her role is to serve as a guide, and to point out benefits to both parties when issues are in question. The greatest good done by mediators is in working out arrangements concerning the children, because the mediator seeks for the best interests of the children, rather than those of the parents.

NEGOTIATION

1. Negotiation depends on communication.
2. Negotiation is a bargaining process, a trade-off. It is giving in or giving up something to GET something. It is used when goals cannot be accomplished alone.
3. Negotiation or a compromise is needed when there is a point or issue that both parties feel very strongly about. When neither is willing to give in completely, negotiation is necessary.
4. Negotiation is a skill that is useful in daily living circumstances, as well as when problems in divorce arise.

PERSONAL PROBLEMS ASSOCIATED WITH DIVORCE

No one ever escapes from a divorce unscathed. He or she is inevitably permanently harmed. The hopes and dreams shared with a mate are shattered, and are replaced with feelings of rejection, insecurity and loss of self-esteem.

In *The Case Against Divorce,* Dr. Medved lists the major arguments against divorce.

1. Divorce hurts you. Divorce brings out selfishness, hostility, and vindictiveness. It ruins your idealism about marriage. It leaves emotional scars from which you can never be free. It costs a bunch of money - and significantly reduces your standard of living.

2. Divorce hurts those around you. It devastates your children for at least two years and probably for life. It hurts your family by splitting it in two; both family and friends are compelled to take sides. It forces you to be hardened against people you once loved. It rips the fabric of our society, each divorce providing another example of marriage devalued.

3. The single life is not what it is cracked up to be. Ask anyone--the swinging singles life is full of frustration, rejection, and disappointment. The Mr. or Mrs. Right you assume waits for you may be only a futile fantasy. Even a successful affair that bridges you from one marriage to another often becomes merely a second failure.

4. Staying married is better for you. You do not have to disrupt your life for two to seven years; instead, solving marital problems provides a sense of teamwork and stands as a concrete accomplishment that enhances problem solving skills in the larger world. Marriage is statistically proven to be the best status for your health; divorce the worst. Marriage gives you something to show for your time on earth--children (usually) and a bond built on continuity and history.

The "Social Readjustment Rating Scale," which lists the life events most shattering to one's equilibrium, shows marital separation and divorce as the second and third most stressful situations (after the death of a spouse) that anyone can experience.

Divorce also takes a toll on a person's health. Divorced people have more illness, more premature deaths, higher suicide rates and more accidents than those who are married.

Emotionally, when we divorce we learn to doubt that any relationship can be permanent. We go into future relationships with a handicap, believing somewhere deep down inside that it may not work, either. We feel jaded and suspicious. We learn that even though our former mate pledged his/her undying love for us, that too can be reversed and changed. In future relationships we become guarded and unable to believe deep down inside that things will really be lasting.

The children affected by divorce have their own set of problems with which to deal. They fear that something they did caused the divorce and feel rejected and abandoned. Children worry about finances and whether or not they will be able to live in the comfortable surroundings they are used to. Pressures of divided loyalties between parents are very real; children wonder about whom they should live with, where they will spend weekends and holidays, and whether they will ever see their non-custodial parent. Associations with grandparents and other extended family are often stifled or terminated, causing more feelings of worry and uncertainty. Young children hold onto the belief that their parents will someday remarry and have fantasies of being a matchmaker to help their parents get back together. In the long term, children have a deep-seated fear that love will not last for them, that marriage will last only as long as either partner wants it to.

On the positive side, children who have witnessed severe abuse and neglect, or chemical dependency, may find it a relief to have the offending parent leave. They can be spared future insecurity and fear in their own home, and may come to find more peace and security than they previously had. A major determiner of the adjustment of a child is the healthy adjustment shown by the custodial parent. If the parent releases her/his anger and bitterness, the child will have an easier time coping with life after divorce.

COPING WITH DIVORCE

Many people say that dealing with divorce is similar to coping with a death, depending upon whether or not you initiated the divorce. There is a certain amount of grieving that must be dealt with. A person will go through the following stages:

1. Shock--reactions range from calm to dazed
2. Intense longing to be together again
3. Depression and despair--characterized by irrational anger and confused thinking
4. Recovery--acceptance or blame or guilt

The spouse and children must learn to deal with these stages.

Often families can comfort one another, especially if they realize what is taking place. Some families will need help from a professional counselor to deal with the loss and change.

Children will often change their behavior as a means of coping. Be aware of unusual cues they give to you. Be sure that children understand that the divorce was NOT their fault.

Have students brainstorm some simple activities that families going through a divorce might do to strengthen each other.

REMARRIAGE AND PERSONAL ADJUSTMENTS

SINGLE PARENTING--An intact family is the basic social unit. A mother, father, and children are the preferable setting for rearing children. Both parents provide role models for adult living and can best nurture, train and teach the children in their home. Children benefit from learning how adult males and females interact in a happy marriage. It is the loss of that unit that must be overcome in a divorce.

Single parents must overcome the loss of an efficient economic unit, where the labor is divided between two partners. A single parent must supply the money for the family. For most women, this means a reduction in the amount of money the family has to live on. Even with child support money paid by the non-custodial parent, single parents are faced with the difficult chore of obtaining work with sufficient pay to support the family. A large majority of single parents do not receive child support, and if they do, it is often insufficient.

Because the single parent must be in the work force, child care becomes a problem if there are small children in the home. Time becomes a scarce commodity for single parents, as they try to balance the responsibilities of mother, father, homemaker, and breadwinner. Being a single parent is often very complicated, and it presents unique challenges. Those who do best are those who can put their children's interests, and the interests of the family as a unit first, and their own hurt feelings last.

REMARRIAGE AND STEP PARENTING--Not all divorced people will remarry. Some have no desire to enter into a personal relationship again, and some are unable to find a suitable mate for their needs. Many people feel the need to heal their emotional wounds and begin dating immediately after a divorce. Others wait and are cautious about bringing anyone into their lives and the lives of their children again. It is wise for divorced people to realize that in order to have a successful remarriage, they must have dealt with the emotional pain and scars from their first marriage, which, if not addressed, could continue into a future relationship with possible negative consequences. Timing is very important in the success of another marriage. Common sense requires that a single person balance caution with trust as he/she considers any new relationship.

Once a person decides to remarry, he/she will face a whole new set of traditions, rules and extended relationships. Life will be different than it has been in the past, and the two partners must accept that flexibility and humor will need to be applied liberally in order for the new marriage to work. Many issues must be addressed, such as the authority of the new spouse in the eyes of the children, conflicting child rearing techniques, a child's divided loyalty for the non-custodial parent and possible jealousy of the new step-parent, physical space arrangements, and the need for privacy for the newly married couple. Financial decisions will play a vital part in the success or failure of the new unit, as partners work out earning, saving and spending patterns. Patience is critical to the success of any remarriage. Happy, fulfilling new relationships take time.

UNIT: Crisis Management **LESSON:** Children of Divorce

COMPETENCIES:

1. Identify the impact of divorce on children and youth.
2. Formulate strategies for reducing the negative effects of divorce for children and youth.

INTRODUCTION:

Children from broken homes make up one of the nation's fastest growing groups. Over a million children a year have their lives torn apart when their families break up through separation and divorce. One-third of all children in the United States will have lived through the divorce of their parents before they reach the age of eighteen. If, after all you have leaned about making marriage succeed in this class, you become one of the divorce statistics, there are things you can do to ease the effects on your children and help them get through this crisis with the least ill effects.

Have previously identified students give a brief sketch of their parents divorce, the age they (the students) were at the time, and how they found out about the breakup.

LESSON OPTIONS/SUPPLIES:

TEACHER NOTE: The day before this lesson is to be given, ask students whose parents have divorced if they are willing to identify themselves and participate in a group lecture with you. Give them the handout and ask them to be prepared to agree, disagree, or expand on what research shows to be the effects of divorce on children, and to help formulate ways that parents can reduce the negative effects for children. If you have no students in this category, you may want to bring in other students or children, or ask students to share what they know of other childrens' experiences they may be acquainted with as you discuss this lesson.

OPTION #1
EFFECTS OF DIVORCE--Complete the discussion. [Information--"Effects of Divorce", Student Information--"The Impact of Divorce On Children"]

OPTION #2
ADJUSTING TO DIVORCE--Discuss the following information with the students as they add notes to those in the student information sheets. [Information--"General Ways Parents Can Help Children's Adjustment to Divorce"]

OPTION #3
BOOK--"Daddy Doesn't Live Here Anymore"--read the book and discuss it with your class. The book is by Betty Boegehold, ISBN 0-307-12480-0, A Golden Book, Western Publishing Company, Inc. Racine, Wisconsin 53404. Discussion questions:

1. Why didn't Casey want to come home?
2. Casey thought it was her fault that her parents got the divorce. Why?
3. Why did Casey think being sick would bring her daddy back?
4. How do you help children deal with stress?

SUMMARY:

Divorce can be an extremely traumatic event for the children involved. Concern for them must be a priority for the parents who are causing such a major disruption in their lives. custody arrangements must be made in the best interest of the children, with their preferences definitely taken into account. Parents must take the responsibility of guiding them through the divorce with good judgement alone with love and concern.

TEST BANK:

1. Describe five of the effects of divorce on children in general. (ANY APPROPRIATE RESPONSES)
2. Your three year-old has been walking up two or three times a night since your spouse left.
   What is a probable cause? (FEAR OF ABANDONMENT)
   How could you deal with this? REASSURE THE CHILD THAT YOU WILL ALWAYS COME BACK, THAT YOU WILL NEVER LEAVE PERMANENTLY)
3. Since the divorce, your ten year-old seems to turn on you for everything you way.
   What is a probable cause? (ACTING OUT FRUSTRATION WITH THE DIVORCE)
   How could you deal with this? (BE PATIENT AND LOVING, COPE WITH YOUR OWN HURT FEELINGS)
4. List and discuss one of the general ways parents can make adjustments to divorce easier for children. (ANY APPROPRIATE RESPONSES)

RESOURCES:

National Council on Family Relations. "The Impact of Divorce on Children," *Contemporary Families; Looking Forward, Looking Back.* 1991

Litte, Marilyn. *Family Breakup.* San Francisco, California: Jossey-Bass Publishers. 1982.

Walczak, Yvette & Burns. Sheila. *Divorce: The Child's Point of View.* London, England: Harper & Row Publishers. 1984.

Wallerstein, Judith S. & Blakeslee, Sandra. *Second Chances.* New York, New York: Ticknor & Fields. 1989.

EFFECTS OF DIVORCE

Divorce will not have the same effect on all children. The consequences vary, depending on children's ages, family characteristics, level of family conflict, parent-child relationships, socio-economic level, mental well-being of each parent, maternal employment, and amount of social support. Some divorces bring relief to families while others leave the family devastated.

When studying groups of children who have experienced the divorce of their parents, general findings demonstrate the impact of divorce. Some factors have short-lived effects while others are longer lasting.

Discuss the student handout, asking previously selected students to comment on each section as it is reviewed.

THE IMPACT OF DIVORCE ON CHILDREN

Self Concept
- Marital discord seems to depreciate self-concept more than divorce
- Children of divorce experience a lowering of self-concept

School Performance
- Academic performance for males decreases
- Tardiness, absenteeism and truancy increases
- Achievement test scores tend to be lower
- Emotional and behavioral problems increase
- More prone to be labeled as "problem child"
- Emotional problems interfere with school work
- Parents assist less with homework

Peer Relationships
- Less sociable
- Fewer close friends
- Participate in less social activities
- More prone to behave in inappropriate manner
- Display more hostility
- Dating:
  - Females experience more difficulties
  - Premarital sex at an earlier age
- Females demonstrate more delinquent acts

Children/Youth's Needs
- Understand the divorce--why did it happen
- Deal with loss, go through the grieving process
- Deal with anger
- Deal with guilt
- Accept permanence of divorce
- Take a chance on future love

AGE EFFECTS AND WHAT PARENTS CAN DO

Preschoolers (2-5 years-old)

Major theme: fear of abandonment

Symptoms: sleep disturbances

What to do: explain that custodial parent will always return

Young Childhood (5-9 years-old)

Major theme: fear of being displaced and grief (If you can replace Dad, can you replace me?)

Symptoms: school difficulties; fear of being replaced; fear for well-being of absent parent

What to do: discuss fear of displacement; contact with non-custodial parent; okay to grieve; talk of non-child cause of divorce

Older Children (9-12 years)

Major theme: acting out

Symptoms: fight with parent; spying for other parent

What to do: be patient and loving; cope with your own hurt feelings; expect some physical complaints

Adolescence:

Major theme: fear of own relationship failures

Symptoms: independence; promiscuous-type behavior could increase; confusion on what is right and wrong regarding divorce

What to do: continual contact and communication; discussions on making lasting relationships; encouragement to make relationships

(Taken from "Children and Divorce:" An Interview with Dr. Judith S. Wallerstein, Executive Director, Center for Families in Transition, Corte Madera CA," 1991 Family Information Services, Minneapolis MN. Section V P&P-13. ISBN 1042-0878)

GENERAL WAYS PARENTS CAN HELP CHILDREN'S ADJUSTMENT TO DIVORCE

DECREASE CONFLICT: Children's adjustment to divorce is much better if there is less conflict between the two parents; such conflict is the biggest factor in poor child adjustment. Power struggles between parents are often based on custody of the children. One parent feels his/her parenting skills have been insulted when the other parent is given custody or that they have lost ground in the battle with each other. The resulting conflict can be a heavy burden for a child who loves both parents. Mature couples who care about the well-being of their children keep harsh feelings about each other separate from their parenting role. They refuse to use the children as weapons against each other. They help the children to understand and believe that they were not the cause of the divorce and that both parents love them just as they always have. Rather than putting their children in the middle of conflicts, parents might see their relationship with each other as business partners in the enterprise of raising their children, both with the best interests of their children as a top priority.

CONSISTENT VISITATION: Children need predictable, ongoing visitation with the parent that no longer lives with them. They fare better with free and open access to both parents (unless there is a history of psychopathology or family violence). Regular contact with parents helps children to keep a realistic view, without false or exaggerated images of the parent who is absent. Many courts now award joint custody of the children. This arrangement is best when all prefer it and when both parents live within easy traveling distance of each other. Parents must agree on basic rules and discipline, and must be able to afford the expense of two roomy households. This arrangement, however, often has to be changed when one of the parents remarries or moves away.

One of the problems with parental visitation is that the child does not know what to expect, so it is a source of worry to him/her. "Reasonable visitation, at reasonable times, subject to reasonable motive" is too vague. Children need detailed plans; they need to know where they will be on each holiday or vacation, on which days of the week, from what time to what time, who will pick them up and take them home, etc. It is also easier for them if the transition from one household to the other has some kind of buffer, like ending a visit with the father on Monday morning when they are dropped off at school, then being picked up by the mother after the school day.

RELATIONSHIP WITH PARENTS: Children need a stable, loving relationship with both parents, especially when they are divorced. Parent-child relationships can very often be improved from what they were before the divorce, once marital conflicts and stress are no longer distractions. Parents should realize, however, that during the time after the separation, they may have some opposite needs and desires than their children. The parent very often wants or even instigated the divorce and is trying to build a new lifestyle and maintain self-esteem as a single. The child on the other hand yearns for a reconciliation of the two parents; he/she may be filled with anger and sadnesss over the family disruption. It takes time for the parent and child to get back in step with each other and resume a close parent-child relationship.

The non-resident parent is sometimes tempted to overindulge children he/she does not see very often. Trying to be more like a friend than a parent or playing Santa has a negative effect on the parent-child relationships and often causes jealousy and disruption with the other parent's attempts at guidance and discipline. children need stable relationships with their parents with clear and consistent discipline from both parents. Visits with parents are more successful if they include normal routines and concentrate more on love and good communication than special treats.

ECONOMIC STABILITY: A child's adjustment is positively related to his/her custodial parent's economic stability. Suddenly putting children in a low-income or poverty situation is definitely detrimental to them. Less than half of divorced mothers with custody of their children receive full child-support payments from the fathers and 28 percent receive no payments at all. It is essential for non-custodial parents who want their children to succeed in the post-divorce adjustment to see that they are economically stable. Non-custodial parents who most often provide the needed support are also the ones who see their children more frequently. These are two related indications of their concern for the welfare of his/her children.

UNIT: Crisis Management **LESSON:** Loss of a Loved One

COMPETENCIES:

1. Identify the stages of grief.
2. Identify the feelings associated with the loss of a loved one.
3. Identify agencies that may be helpful after losing a loved one.

INTRODUCTION:

In the past, people were born and died at home with their families nearby. Most people died in their own beds. Death was considered a natural part of the life cycle. Today most deaths occur in hospitals, often surrounded by medical personnel instead of family members. Death has become a remote subject that many people avoid discussing.

LESSON OPTIONS/SUPPLIES:

OPTION #1
DISCUSSION ABOUT DEATH--Present the information to the students.
[Information--"Discussion About Death]

OPTION #2
MORTUARY--Guest speaker or field trip to mortuary.

OPTION #3
HOSPICE--Guest speaker from a local hospice to discuss dealing with grief.

OPTION #4
WHEEL OF LIFE REPORTS

#47--DEATH OF A CHILD--One of your children has died. Share the psychological impact on you, your spouse, and your other children as well as the extended family. What kind of help might you get for your family through this type of crisis? What costs are involved in the burial? Are any other bills incurred? Talk to at least three families that have been through this same crisis and share their experiences with the class. (Please be sensitive to the feelings of the families who have lost a loved one and don't interview them if the death was recent.) What can you do to help other people who are going through this type of crisis?

#51--DEATH OF A SPOUSE--Your spouse has died and you are left with three children to support. Share with the class the impact this crisis has had on you and your children psychologically and how you dealt with it. What problems will this present financially and what assistance is available? What types of jobs will you quality for and will this employment pay enough to support your family? Will you consider remarriage at some point and how will your children feel about that? If and when you decide to get back into the dating scene, how will you go about doing that? Talk to at least three people whose spouses have died and share their stories with the class. (Be sensitive and do not interview those who have recently dealt with this issue.)

SUMMARY:

Although death may not be a pleasant subject to discuss, it is a very natural part of the life cycle. The more prepared a person is to discuss his/her wishes concerning his/her death, the easier the time of grieving will be for the family.

TEST BANK:

1. (ANTICIPATORY GRIEF) is when the mourning process begins before the death occurs.
2. (EMBALMING) is the process of replacing the dead body's fluids with chemicals.
3. The (FUNERAL) is the ceremony or ritual honoring the deceased person.

DISCUSSION ABOUT DEATH

REACTIONS TO DEATH: In peacetime, two American families lose a family member through death every minute. Grief is the pain, discomfort, and the mental and physical feeling that most persons feel following the death of a loved one. There are various reactions:

1. Physical Reactions--numbness, unfeeling, pain, tightness in the throat, disinterest in eating, inability to sleep, tiredness, etc.
2. Emotional Reactions--stabbing pain, sudden anger, sense of unfairness, feeling of relief, guilt, gladness, anger, hostility, fear and anxiety.

MOURNING PROCESS: The mourning process is the means by which powerful emotions are brought under control. When the mourning process is successful, the dead person becomes a living memory (meaning one can remember the other without feeling grief or loss). There are three stages of mourning:

1. The first stage of mourning is that of SHOCK. This stage usually occurs between the time of death and the time the final arrangements are made for the body. During the shock period, one may deny that the death has occurred. Some people may collapse physically while others have violent emotional outbursts. Some people withdraw and wish to be alone.
2. The second stage of mourning is that of INTENSE PAIN AND FEELINGS OF LOSS. This usually occurs two to three months after the death, for most people. The bereaved person may withdraw from the world. He/she may exist in a dream world. Restless sleep is often disturbed by many vivid dreams. Weight loss may be the result of poor appetite.
3. The final stage of mourning is called RESOLUTION. One starts living a regular life again. Eating and sleeping habits return to normal. Memories of the deceased bring joy and pleasure rather than the pain of grief.

ANTICIPATORY GRIEF: This term refers to the mourning process which begins before death occurs in cases of terminal illnesses. Family members prepare themselves for the upcoming death. The more grief that can be expressed before the death, the more bearable it will be afterwards. The mourning process is longer, but the emotions and physical reactions are usually less intense.

A healthy adjustment to death is only possible when you can talk to others about your feelings. The family is the most important source of comfort.

ARRANGEMENTS RELATED TO DEATH:
Ideally, some previous planning has been done so that the wishes of the deceased might be followed.

ARRANGEMENTS FOR THE BODY:

Most common is INTERMENT OR BURIAL--tomb in the ground.
MAUSOLEUM--a building containing vaults or tombs.
CREMATION--the body is reduced to ashes through intense heat.
Ashes can be buried, scattered, or stored in an urn (now being done with animals so owners can keep them.)
Less common is DONATION of the body to science.

EMBALMING replaces the fluids in the dead body with chemicals for disinfection and preservation.

FUNERAL: A funeral is the ceremony and/or ritual honoring the deceased person. It is a public acknowledgement that death has occurred. The funeral helps the survivors accept the finality of death and mourn for their loved one. Funeral arrangements vary greatly.

TASKS OF THE SURVIVORS:
A "WILL" is a legal document which states how the deceased's money and property are to be distributed. The executor collects the deceased's debts and pays them from the money available. In many cases, a lawyer is necessary to assist the executor. If there is no will, the deceased is said to have died "INTESTATE". In this situation, the property will be divided according to the laws of the state in which he/she died.

Arrangements need to be made to collect life insurance, social security, veteran benefits, and if the deceased was a member of the military those arrangements must be made. There may also be company benefits available.

UNIT: Crisis Management **LESSON:** Refusal Skills

COMPETENCIES:

1. Define peer pressure.
2. Identify the steps of refusal skills.
3. Understand why peer pressure is so effective.

INTRODUCTION:

The teacher sends a student out of the classroom on an errand. While the student is gone, the teacher tells the class that she/he will draw three shapes on the chalkboard. One shape will be a circle, but the students are to refer to it as a square, without laughing or showing any emotion. When the student returns to the room, the teacher draws three shapes on the board, one of which is a circle. Students, one at a time, call out the name of each shape as the teacher points to it. If the class has been instructed correctly, each student should be referring to the circle as a square. When it is the turn of the student who left the room, he/she will most likely name the circle a square; if not, he/she will pause and feel uncomfortable calling the circle a circle.

Ask the student how he/she felt. Explain to the class that this was an example of peer pressure.

DISCUSS:

What is peer pressure?
Analyze why peer pressure works.
Why did the student feel uncomfortable?

LESSON OPTIONS/SUPPLIES:

OPTION #1

HOW TO SAY NO--Tell the class that you are going to try to put pressure on them to use an illegal substance. Have them write their response to you on a sheet of paper. Instruct them to continue writing each response as you continue to put pressure on them. Walk around the room, pressuring them to use an illegal substance. Examples:

1. Come on, don't be a mommy's boy, one little drink will not hurt you.
2. If you never smoke once, how will you know you don't like it?
3. These steroids will give you the winning edge over that guy you'll be racing against.
4. Come on, we're all having a good time, don't you want to join us?

DISCUSS:

How do you feel?
What can you do to avoid giving in to this type of pressure?
Why is it so difficult to say no to peer pressure?
What did you write on your papers?
What are some appropriate responses to someone who is trying to pressure you to do something that you don't want to do?

OPTION #2
VIDEO--KEEPING OUT OF TROUBLE, STAYING IN CONTROL--View video and select lesson plans from the accompanying book that are applicable to your class. (Refer to the refusal skills given in the drug and alcohol workshops presented by the State of Utah.)

OPTION #3
HOW TO SAY NO--Review the ten rules of refusal skills. [Information--"How to Say No"]

SUMMARY:

Peer pressure is a very powerful force used to persuade someone to do something he/she may not want to do. If you are aware of peer pressure and familiar with the steps of refusal skills, you will be more able to resist the effects of peer pressure upon you.

TEST BANK:

1. Define peer pressure. (ANY APPROPRIATE ANSWER)
2. List the five steps of refusal skills:
   a. Ask questions.
   b. Name the trouble.
   c. State the consequences.
   d. Suggest an alternative.
   e. Move it, sell it, and leave the door open.
3. Why is it important to be aware of refusal skills? (THEY COUNTERACT THE EFFECTS OF PEER PRESSURE)
4. Peer pressure is not very powerful. T [✓ F]

RESOURCES:

VIDEO: "KEEPING OUT OF TROUBLE, STAYING IN CONTROL". Your district coordinator for drug-free schools probably has this video. There is a booklet with lesson plans that you may wish to use in your classroom to supplement these options. After viewing the video, review with the class the steps of refusal skills.

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Seattle, WA 98198-7253
(206) 824-2907

HOW TO SAY NO

1. Establish priorities before you are placed in a compromising situation. This makes decisions easier and gives you a reason to say no when the situation requires it.
2. Establish personal guidelines before you are asked to do things that are against your personal goals and ambitions.
3. Give a reason for saying no. You do not need to make these extensive, but a good answer helps others to see that you have considered their request before turning them down.
4. Don't lie about why you are saying no. Logical reasons that are will explained are sufficient. Besides, you usually will get caught in a lie.
5. Don't get emotionally involved. Don't argue or lose your temper, just say no.
6. Listen before you give an answer. This will not make others feel defensive and they will more likely respect your answer.
7. Give others the opportunity to say no. Usually there are others in the group that will agree with your ideas. Let them have a chance to express their views.
8. Provide more acceptable alternatives when possible. Most needs can be met in many ways. Think of alternatives before you are in a tough situation.
9. Don't procrastinate. Make your decision quickly, then stand by it. Tough choices won't go away, but will cause you anxiety and frustration.
10. Evaluate yourself often. Review your priorities and goals. Keep your attitudes current and know what it is you want from life.

UNIT: Crisis Management **LESSON:** Substance Abuse

COMPETENCIES:

1. Identify various types of substance abuse.
2. Identify ways in which substance abuse affects the individual and also family members.

INTRODUCTION:

Divide the class into small groups and have each group brainstorm symptoms of teenage substance abuse, then present their ideas to the class. The lists should include:

Lack of participation in family activities
Isolation at home (in bedroom a lot)
Breaking curfew, sneaking out
Stealing
Lying
Change in friends
Phone conversations become extremely private
Grades fall
Truancy
Lack of motivation
Drop out of activities and sports
Mood swings
Change in personality
Change in sleeping and eating habits
Dilated pupils, red eyes, using eye drops, sunglasses

LESSON OPTIONS/SUPPLIES:

OPTION #1
DRUG CLASSIFICATIONS--As you review this information with the class, have them complete the worksheet. [Information--"Drug Classifications", Worksheet--"Drug Classifications" for each student]

OPTION #2
THE EFFECTS OF SUBSTANCE ABUSE ON SOCIETY--Ask the class if they view substance abuse as a problem in our society. Solicit feelings from the students by having them list the effects of substance abuse under the headings, "To Society", "To the Family" and "To Friends". Allow the class to respond thoroughly and then present information provided. [Information--"Society and Substance Abuse"]

OPTION #3
SOFT IS THE HEART OF A CHILD--View this video and use accompanying worksheets. (This video is most likely available in your district from your Drug-Free Schools coordinator.)

OPTION #4

BILL COSBY-HIMSELF--Show the first few minutes of the video. Turn off the video when Bill Cosby finishes talking about drug and alcohol abuse. Have the class list and discuss reasons why people turn to drugs and alcohol. Discuss with the class if substances can actually solve these problems for which they are being used.

Examples:

- escape from problems
- loss of self esteem
- reduce inhibitions
- peer pressure
- to feel grown-up
- rebellion
- reduce anxiety and tension

OPTION #5

GUEST SPEAKER--Invite a guest speaker from a drug or alcohol rehabilitation program to speak to the class. (TEACHER NOTE: It seems to be very effective to have these treatment facilities bring some "star pupils" from the program to talk to the students. However, many educators have found that this is actually detrimental, causing students to believe that it is okay to become involved with substances because they can always "go to rehabilitation". On the contrary, of all these success stories only 10% will die sober. Ninety percent of these students will return to their old habits. Be sure to present this information to your students.

OPTION #6

VIDEOS--Present videos according to the needs of your students. There are many videos available in your district. Check with your Drug-Free Schools coordinator and choose those that would be most beneficial to your class. There are videos available for virtually any type of drug in which your class shows extreme interest. Some excellent all-around videos include:

"A Victim's Message"--from the Utah State Division of Substance Abuse. This video was filmed in Utah. Many victims of DUI's tell their stories and share their feelings.

"Talking Helps"--Shows friends helping each other to deal with their problems, instead of relying on substances.
Comprehensive Health Education Foundation
22323 Pacific Highway South
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"My Father's Son"--this video shows how alcoholism was passed from a grandfather to a father to a son who despises the alcohol abuse in his father, yet finds the same patterns in himself.
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OPTION #7
GUEST SPEAKER-- Invite your "Tobacco Cessation Specialist" from the county health department to present information on tobacco.

OPTION #8
HELPING RESOURCES--As a class, list and discuss the types of help available to individual and families. The list should include resources available for the abuser and for the abuser's family.

OPTION #9
WHEEL OF LIFE REPORTS:

#41--DRUG DEPENDENT CHILD--Your child is in junior high school and you have just discovered that he is drug dependent. Tell us how you determined what signs a parent might observe in a drug dependent child. What services are available to help your son/daughter? What services are available for you to help you cope with the situation? Contact at least three rehabilitation centers and share the costs and benefits of each. What costs will your insurance cover? Tell us which center you choose for your child and why. What will your role in rehabilitation be and how can you help? What is the prognosis for staying drug free? How can you help your other children deal with the situation and prevent them from having the same problem?

#42--ALCOHOLIC OR DRUG DEPENDENT SPOUSE--You have recently discovered that your spouse is an alcoholic (or drug dependent). You want to try to help your loved one. What services are available to help you cope with the situation? What services are available to help your spouse? Contact at least three rehabilitation centers and share the costs and benefits of each. What process must you go through before your spouse is willing to go for treatment? What costs will your insurance cover? Tell the class which center you and your spouse choose and why. What will your role in rehabilitation be and how can you be of help? What is the prognosis for your spouse to stay clean? How can you help your children deal with the situation and prevent them from having the same problem?

SUMMARY:
Substance abuse is detrimental to everyone. It affects us all socially and financially and in many other ways, even if we do not abuse substances ourselves.

TEST BANK:
1. List the five classifications of drugs. (STIMULANTS, DEPRESSANTS, NARCOTICS, CANNABIS, HALLUCINOGENS)
2. List three symptoms of substance abuse. (ANY APPROPRIATE ANSWERS.)
3. List two possible effects of a parent's substance abuse on the children. (FEEL GUILTY, ASHAMED, SAD, ANGRY, AFRAID)

RESOURCES:

Pamphlet--"50 Most Often Asked Questions About Smoking and Health . . . and the Answers". American Cancer Society.

There are many pamphlets and helps available through your county mental health center, any rehabilitation location, and from your school district's Drug-Free Schools Coordinator.

DRUG CLASSIFICATIONS

There are five major drug classifications: depressants, stimulants, narcotics, psychedelics, and cannabis.

1. DEPRESSANTS:

Effects: reduce tension and anxiety, produce a gradual loss of motor coordination, lower a person's inhibitions, increase feelings of self-esteem. Acts on the brain like an anesthetic, putting it to sleep. Slows heart and blood pressure.

Common Types: alcohol, tranquilizers (librium, valium), sedatives, barbiturates (phenobarbital, amytal), inhalants, and downers (quaalude, doriden).

Effects of Overdose: respiratory depression, normal shock syndrome (weak, rapid, pulse, cold, sweaty skin), death.

Alcohol is the country's number one drug problem. It is absorbed in the bloodstream within 2-10 minutes after ingesting and is absorbed even faster if ingested on an empty stomach. When alcohol is used in combination with another depressant, the respiratory system can become so depressed that all breathing will cease.

Once alcohol is in the bloodstream, its effects can not be stopped until your body has burned it up. It takes two hours to burn off one ounce of alcohol. Coffee and cold showers will not cause the alcohol to be burned up any faster by the body.

About one out of ten drinkers become alcoholics. An alcoholic is not easily recognized. Three out of four alcoholics are well-accepted members of the community. Young people are more susceptible to becoming alcoholics because their bodies are still growing and developing and therefore more apt to become dependent upon the chemical changes which occur during drinking. One out of five adolescents will develop problems due to drinking alcohol.

Not only are depressants highly addictive, but the user's body will actually build up a tolerance for the drug, which requires the user to ingest more and more of the drug in order to experience the same effects.

2. STIMULANTS:

EFFECTS: Reduces fatigue, increases energy, improves concentration, excitation, euphoria, increased pulse rate and blood pressure, insomnia, loss of appetite, mild sense of indestructibility.

COMMON TYPES: amphetamines, cocaine, caffeine, nicotine, benzedrine, uppers, dextrine, methodrine, dexamyl, preludin, desoxyn.

EFFECTS OF OVERDOSE: restlessness, increase in body temperature, hallucinations, dizziness, assaultiveness, agitation, chest pains, nausea, convulsions, coma.

Stimulants are often prescribed for weight control, fatigue and depression. As with depressants, the body will build up a tolerance for this drug.

3. NARCOTICS:

DEFINITION: The medical definition of a narcotic is "any drug that produces sleep or stupor and at the same time eases pain." However, the legal definition is "all drugs coming under the jurisdiction of certain laws". Therefore, legally, narcotics include depressants, stimulants and hallucinogens. The following information is the medical definition of a narcotic.

EFFECTS: euphoria, drowsiness, respiratory depression, constricted pupils, nausea, relief of pain and coughing, counteracts diarrhea, exhilarating rush.

COMMON TYPES: opium, paregoric, opiates, heroin, demerol, percodan, codeine, methadone, darvon, morphine, hydromorphone.

Many narcotics have important medical uses. They are frequently used as analgesics (pain relievers), anti-diarrheal, and to suppress coughing.

Narcotics will produce two types of dependence when abused. They produce a physical dependence by actually altering the body's chemistry in a way which produces an actual physical need for the drug. They will also produce a psychological dependence by becoming a mental and physical crutch. Abusers actually feel as though they cannot make it on their own.

EFFECT OF OVERDOSE: slow, lethargy and shallow breathing, clammy skin, convulsions, possible death.

4. PSYCHEDELICS:

EFFECTS: perceptual changes in sight, hearing and smell; conceptual changes in the process of forming ideas; effects of emotions and moods including intensity, tone, restlessness, loss of balance, nausea, vomiting, tension, fatigue, hypersensitivity. Illusions and hallucinations, poor perception of time and distance.

COMMON TYPES: LSD, PCP, mescaline, DMT, psilocybin, peyote, STP, ketamine hydrochloride, angel dust.

Psychedelics are often referred to as hallucinogens. Some have medical value as a veterinary anesthetic. In most instances, the body will develop a tolerance to the drug being used.

EFFECTS OF OVERDOSE: psychotic episodes, morbid depression, anxiety, manic behavior, longer and more intense trip episodes, psychosis, flashbacks, possible death.

5. CANNABIS:

EFFECTS: euphoria, relaxed inhibitions, increased appetite, disoriented behavior, reduced tension, increased self-esteem, feeling of enhanced insight, detachment from one's surroundings, lethargic, lazy, indifferent.

COMMON TYPES: marijuana, hashish, THC (tetrahydrocannabinol), hashish oil.

Marijuana comes from the hemp plant. Hashish is from the same plant, but is made from the resin and is much more potent. Marijuana, in most instances, serves as a stepping stone to more and different drugs. In the early stages of marijuana usage, the person may appear animated with rapid, loud talking and bursts of laughter. In later stages, the user may be sleepy. The user may have distortions of perception and hallucinations. Long continued use of marijuana has been associated with mental deterioration.

EFFECTS OF OVERDOSE: fatigue, paranoia, possible psychosis, lethargy, lack of motivation.

6. ANABOLIC STEROIDS:

Anabolic steroids are one of the biggest controversies in athletics. Athletes take steroids, believing that it will cause them to become bigger and stronger and therefore, more competitive in their sport.

Anabolic steroids are basically derivatives of or very similar structurally to testosterone--the major male hormone. Unfortunately, anabolic steroids have potentially serious side effects. These would include depression, insomnia, fluid retention, change in muscle mass, hypertension, nausea and unwanted hair growth. The danger associated with anabolic steroid use includes liver disease, breast cancer, sex organ changes, bleeding, severe acne, stunted growth, increased risk of coronary artery disease, deep depression, and possible heart attacks.

7. **OTHERS:** There are many substances which are inhaled, but not normally considered a drug. This would include, gasoline, helium, glue, rubber cement, paint thinner, aerosols, etc. These also are harmful to the body and have been known in many instances to cause death.

In addition to these drugs, there are other chemicals abused in our society. One of the most common is tobacco. Tobacco is generally smoked, in the form of cigarettes, cigars and pipes, snuffed, or chewed. No matter how the tobacco is ingested, it is potentially fatal. Tobacco users are at a high risk of developing lung, mouth, and throat cancer; cardiovascular illness, emphysema and a host of other serious diseases. The nicotine first acts as the stimulant, lifting you up . . . then acts as a depressant as it lets you down. That high-low effect on your nervous system sets you up for continued need. Tobacco is believed by many to be more addictive physically and psychologically than any other substance.

If you do not smoke, but are breathing second-hand smoke from someone around you, you are are at increased risk of lung cancer. The children of smokers have a greater chance of developing certain illnesses such as:

colds
bronchitis and pneumonias
chronic coughs
ear infections
reduced lung function

OPTION #1^^STUDENT
NAME ______________________________ CLASS ______________

DRUG CLASSIFICATIONS

CLASSIFICATION	EFFECTS	TYPES	EFFECTS OF OVERDOSE

SOCIETY AND SUBSTANCE ABUSE

Alcohol-related highway accidents are the number one killer of 15 to 24-year-olds. They drive less than 20% of all miles driven, but are responsible for 42% of all fatal alcohol-related accidents.

Tobacco sales to children bring in $1.26 billion annually. By the turn of the century, it is believed that smoking will be the foremost cause of death worldwide. Cigarette-related causes kill about 1,000 people daily. The tobacco industry pays top dollar for exposure in movies. Smoking takes place in 87% of "PG" rated films, in 100% of "PG-13" rated films and in 89% of "R" rated films.

There are five basic types of substance abusers:

EXPERIMENTER: A person who uses one or more substances out of curiosity.

RECREATIONAL USER: A person who "gets high" on a substance on special occasions, such as parties.

REGULAR USER: A person who continues a constant pattern of substance abuse while attempting normal activities at home, work or school.

BINGE USER: Someone who uses a substance in an uncontrolled manner for only a short period of time, then abstains until the next binge.

DEPENDENT USER: Someone who has become hooked, physically and emotionally, on a substance and whose existence centers on obtaining them.

A substance abuse problem can occur among any of these types.

A parent's substance abuse can affect the way their children feel. Some children react to a parental abuse problem by feeling guilty. The children often feel that they are the cause of their parent's problem. They are not responsible, of course, but somehow feel that they are. Some children are ashamed of their parent(s) and try to hide the substance abuse problem because they are afraid that other kids won't like them. Some are angry because they see their parent(s) treating other family members unfairly. Still others react to their parent(s) problem with sadness because the parent(s) seem to be cold and unloving.

NOTE TO TEACHER: There is much more information available on specific substances, you will most likely want to get additional information to meet the needs of your students. The coordinator for your district's Drug-Free Schools program is an excellent source of information, as well as rehabilitation centers, crisis centers, law enforcement offices and the country mental health department. Develop your substance abuse unit to meet the needs of your own students.

UNIT: Crisis **LESSON:** Coping with Stress and Crisis

COMPETENCIES:

1. Define stress.
2. Discuss the causes and effects of stress.
3. Identify positive forms of stress management.
4. Develop a plan for stress management.

INTRODUCTION:

On a sheet of paper, write down the date of the last time you felt stressed. Stand up if the stress you just recorded was within the last two hours. Stand up if the stress was within the last 24 hours. Stand up if it was within the last week, month, three months, six months, etc., until everyone is standing.

It is not comforting to see that everyone in this room deals with stress, but it is a fact of life in the society in which we live. Look at the articles in everyday magazines that deal with stress. (The teacher should have magazines from the past year or two that advertise an article on stress on the cover.) There is one reason why the editors choose to put such an article in their magazine and particularly advertise it on their cover. PEOPLE WANT HELP IN DEALING WITH STRESS! It sells their product. Recently there has been research done and evidence cited that stress is one of the biggest causes of divorce. There are books and articles on how to help your teenager, your school age child, your preschooler and even your infant to cope with stress.

Has stress gotten out of hand in our society? The answer from professionals is YES! Perhaps the most tragic thing is that we don't have to be a victim of stress. We can, however, learn skills to help us cope with the daily stress we encounter..

LESSON OPTIONS/SUPPLIES:

OPTION #1
LECTURE--Present the basic information on stress to the class. [Information--"Stress", Transparency--"Symptoms of Stress"]

OPTION #2
Complete "STRESS TALLY" activity. [Information--"Stress Tally", Worksheet--"Stress Tally", poster paper and markers]

OPTION #3
TYPE A AND TYPE B PERSONALITIES--Present the information to the students. [Information--"Type A and Type B Personalities"]

OPTION #4
STANDARDIZED STRESS TESTS--Have students take the "Holmes-Rahe Stress Test" or the "Temperament Test" by Tim LaHaye or one of the many other stress tests available, then discuss the results of that test with your students. Your school counselor should have access to these tests. [Stress test for each student]

OPTION #5
RELAXATION TAPE--Listen to a prerecorded relaxation tape. These are available at most book stores. [Recording]

OPTION #6
COPING-- There are many things we can do to reduce the stress in our lives. After reviewing the list of stress reducers on the transparency, have the students develop a stress reduction plan of their own. [Transparency--"Methods of Coping", Worksheet--"Coping" for each student]

OPTION #7
STRESS BREAKS--Review this handout with mini-stress breaks. Have students practice relaxing by trying these exercises. [Information--"Stress Breaks"]

OPTION #8
REDUCE YOUR STRESS--Review the lists of methods of stress reduction with students. [Information--"Reduce Your Stress"]

OPTION #9
BIODOTS--Give each student a biodot. These are widely accepted devices that show body temperature changes. By observing the BIODOT you can tell if your system is reacting to a stressful situation. Have them place it between their thumb and index finger. Post what the color changes mean on the board or transparency. Ask the students to observe the changes in their own dots throughout the day. (Biodots may be ordered from Biodot International Inc., Box 2246, Indianapolis, Indiana 46206. 100/$10.00 or 1000/$66. 1-800-272-2340.) [Biodot for each student]

OPTION #10
RESOURCE MATERIALS--Check with your local hospital education system for materials that deal with stress management. Most education departments have excellent materials you can purchase or borrow.

OPTION #11
DEPRESSION DISCUSSION--Discuss the symptoms of depression with students. [Information--"Depression"]

OPTION #12
SUICIDE DISCUSSION--Complete the discussion information with the students. [Information--"Suicide"]

OPTION #13
VIDEO--"What About Phil?". Show the video to the point where the friend comes to see Phil's mother to hear any news. Stop the video and discuss what some of the clues were that Phil had a problem. Why was he so upset? Was his life different than most teenagers? How? Why would Phil disappear?

Have the students write their own conclusions to the video. Collect them and read them to the class, then show the video conclusion.

Discuss the students feelings about his family, his friends, the girls, and his boss. [Video--"What About Phil?"--available from your Child Abuse Council Center]

OPTION #13
WHEEL OF LIFE OPTIONS FOR THIS LESSON ARE LISTED BELOW:

#5--SUICIDAL FRIEND--You have a good friend who has been having severe problems. One night your friend confides that he/she is thinking about suicide and considers it a way out of the trouble he/she is having. What are your obligations to your friend? What type of help is available and where will you go to get it? Who will you tell first? How do you feel about having told this secret? How serious should you take such a conversation? How can you help your friend through this difficult times?

#28--FOSTER CARE--You are a social worker and you deal with foster home cases. Tell the class how and why children are placed in foster homes, how and why people become foster parents, what financial assistance do they receive and what financial responsibilities do they bear? Share with the class some of your cases and how these people feel about being foster parents. Also, tell us how the kids feel about being placed in foster care and what their future will most likely be. Talk to foster parents and children and share their feelings with the class. Share statistics on foster care children, and how successful they are in life.

#48--SEEKING COUNSELING FOR YOURSELF--You are experiencing some very difficult times in your own life and find yourself reacting to your spouse and children in very inappropriate ways. You were never like this in the past and you feel less and less in control all the time. You have friends who have sought counseling before and you think it might help you. How will you find a good, qualified psychiatrist? What are the costs involved and how much will your insurance cover? What other financial assistance is available? Talk to at least four people who have received counseling in the past and tell the class how they felt about the care they received. Talk to at least three psychiatrists and share with the class their specialties and what assistance they can give people. What are common reasons people need counseling?

SUMMARY:

Stress is a basic part of life. The way in which we deal with stress will make our lives pleasant and comfortable or leave us stressed and incapable of performing our obligations to the best of our abilities.

TEST BANK:

1. Define:
   Stress--(MENTAL AND OR PHYSICAL TENSION)
   Distress--(ANXIETY OR SUFFERING DUE TO EXCESSIVE STRESS)
   Stressor--(SOMETHING WHICH CAUSES STRESS)
   Stress Reducer--(ANY ACTION OR ACTIVITY THAT HELPS TO RELIEVE STRESS)
3. Identify five methods you can use to help reduce your personal stress.
   (ANY APPROPRIATE RESPONSE)

STRESS

The first thing we need to do is evaluate stress itself. There are countless books and research projects on stress. For our purposes, we are going to keep it fairly simple and direct. However, if you are having a great deal of difficulty in dealing with stress, you may wish to pursue this topic through your own investigative reading, classes, or counseling.

The term stress actually refers to the body's reactions to any demand placed upon it. Stress can be good and bad. If the stress stimulates you to work harder or challenges you to be a more productive person, it may be healthy and helpful. However, when stress becomes overwhelming and causes you to feel that you have lost control, then it becomes a detriment and limits one's ability to function.

If stress is your body's reaction to demands put upon it, then we need to introduce a new term that labels what the demand actually is. The **stressor** is that the activity, emotion or responsibility which is placing a demand upon you and causing stress. It may be anything from a decision of which dress to buy for the prom to remaining true to the values you hold dear. It can be related to school, home, work, friends, dating, physical appearance, drugs and alcohol, etc.

DEALING WITH STRESSORS:

1. **Identify the stressor. (Recognize what it is that is causing the stress.)** Have students identify things that cause stress for them. Below are some ideas:
    - Fighting parents
    - Divorce
    - Death
    - A new baby in the house
    - Breaking up with or getting a new boyfriend/girlfriend
    - The oil light going on in your car
    - Having an argument with someone
    - Losing your keys
    - Passing a police car when you are speeding
2. **Identify your control over the stressor.** This may take some thinking and some honesty. Sometimes the stressor comes from an outside force, but sometimes it is a result of choices we make and is self-inflicted. For example: There is nothing you can do about your parents' fighting, or dying. These are stressors that you have no control over. You have control over how you care for your car, how fast you drive, how you treat your friends and family, how organized you are, even simple things like putting your car keys in the same place all the time allows you to control the stress of not being able to find your keys when you are in a hurry and need to leave quickly.

3. **Identify whether you can eliminate the stressor or not and if you can, do so.** For example, don't drive fast, decide to spend less money so you don't have to work such long hours, take good care of your body.
4. **If you cannot eliminate the stress, then build your skills to deal with it.** This is an important area that needs our time and attention, so we will deal with it in more depth later in this lesson.

Let's review how good we are at identifying stressors and their sources:

> You are stressed about the test you are going to take in biology today. A first response may be that the biology is causing you stress. If the biology teacher did not give you adequate warning that a test was coming up then the teacher may be the stressor. But if you have known for several days that you were going to have a test, you need to look a little closer at yourself. You are stressed because you don't think you will do well on the test. You don't think you'll do well because you are unprepared. You are unprepared because you didn't have time to study. What were you doing the past three or four nights? As you examine how you spend your time you will find that you really are in control of your stress, if you choose to do so.

There are many symptoms that tell us we are under too much stress. Let's identify the most common symptoms.

Stress Symptoms

Accident prone
Anger/Irritability
Anxiety
Apathy
Blushing
Chain smoking
Clammy hands
Clenched fists
Continual boredom
Depression
Desire to run away
Diarrhea/Constipation
Dry mouth
Eating disorders
Fatigue/Weariness
Feeling faint
Fingernail biting
Guilt feelings
Hair twirling/pulling
Headache
Heart palpitations
Hyperactive/Listless
Hypochondria
Inability to be alone
Inability to talk
Increased heart rate
Insomnia
Lack of interest in life
Leg wagging
Lip biting
Lump in throat
Menstrual irregularities
Muscle spasms/tightness
Nausea
Nervous cough
Nightmares
Procrastination
Rocking back and forth
Shaking
Sighing
Sleeping disorders
Stomach cramps
Stroking Face
Talking too much
Talking too fast
Tearful
Temper flare-ups
Tic in eye or elsewhere

OPTION #1 -- TRANSPARENCY

SYMPTOMS OF STRESS

Accident prone
Anger/Irritability
Anxiety
Apathy
Blushing
Chain smoking
Clammy hands
Clenched fists
Continual boredom
Depression
Desire to run away
Diarrhea/Constipation
Dry mouth
Eating disorders
Fatigue/Weariness
Feeling faint
Fingernail biting
Guilt feelings
Hair twirling/pulling
Headache
Heart palpitations
Hyperactive/Listless
Hypochondria
Inability to be alone
Inability to talk
Increased heart rate
Insomnia
Lack of interest in life
Leg wagging
Lip biting
Lump in throat
Menstrual irregularities
Muscle spasms/tightness
Nausea
Nervous cough
Nightmares
Procrastination
Rocking back and forth
Shaking
Sighing
Sleeping disorders
Stomach cramps
Stroking Face
Talking too much
Talking too fast
Tearful
Temper flare-ups
Tic in eye or elsewhere

STRESS TALLY

Each class member should complete the "Stress Tally" worksheet. Gather the worksheets and cut the sections on the dotted lines. Divide the class into five groups. Give each group a marker and a poster board and one of the stacks of papers (A, B, C, D, or E). Have them tally the responses on their paper, and list the top five most frequently mentioned on the poster paper. (They may also write the other items if they think they are important). Have each group pick a spokesperson and explain their findings to the class.

OPTION #2^^STUDENT

STRESS TALLY

A. My five greatest stresses are:
1.
2.
3.
4.
5.

B. The five ways I react to stress are:
1.
2.
3.
4.
5.

C. The five skills I use to cope with stress are:
1.
2.
3.
4.
5.

D. The five ways I like to relax are:
1.
2.
3.
4.
5.

E. The five most important skills I need to learn about stress are:
1.
2.
3.
4.
5.

TYPE A AND TYPE B PERSONALITIES

A "Type A" person has many or all of the following characteristics:

1. Sets too many deadlines
2. Not adaptable or creative
3. Not good at attacking new problems because he/she is inflexible
4. Enjoys acquiring things and counting possessions
5. Keeps "score". . . doesn't enjoy the game unless he/she wins.
6. Seeks approval from the boss more than other employees
7. Aspires to be a superstar
8. May have a sense of humor, but generally can only laugh at others, not him/herself.

A "Type B" person will be more like the following:

1. Seldom feels any time urgency, but can be ambitious
2. Very easy going
3. Plays games for fun
4. Can relax without guilt
5. Often can do more because he/she is not in a hurry, so he/she does it correctly the first time.

Often people who fit more into the "Type A " personality will be more stressed. They also tend to have more health problems. It is important if you recognize some of these traits in yourself, to look at the "Type B" person and adapt some of the traits for yourself.

METHODS OF COPING

1. Change your life style
2. Learn progressive relaxation
3. Use mental imagery
4. Get adequate rest
5. Learn relaxation techniques
6. Eat a proper diet
7. Get regular exercise
8. Develop hobbies or new sports you enjoy
9. Keep balance between work and play
10. Eliminate bad habits
11. Learn to pace yourself
12. Realize your limits and plan around them
13. Learn flexibility and to accept imperfection
14. Talk about your troubles to people you can trust
15. Develop a positive attitude
16. Take a mini vacation
17. Learn to accept what you cannot change
18. Avoid loneliness--learn to develop friendships
19. Avoid self pity
20. Don't be afraid to compromise
21. Learn from your experiences--don't swell on them
22. Maintain moderate weight
23. Involve others in decision making
24. Take a hot bath and relax
25. Take a walk
26. Plan some time just for yourself each day
27. Read books that demand concentration
28. Have a place to retreat where you can be alone
29. Use humor
30. Concentrate on what you are doing

OPTION #6^^^STUDENT

Name ______________________________ Class ______________

COPING

1. Identify three things you need to **stop** doing to reduce your stress:
   a.
   b.
   c.

2. Identify five things you can **begin** doing to reduce your stress:
   a.
   b.
   c.
   d.
   e.

3. List three people or resources you can go to for help in reducing your stress.
   a.
   b.
   c.

4. Identify three things you can do daily to reduce stress and the time of day you can do them:
   a.
   b.
   c.

5. Identify three free things you can do to reduce stress.
   a.
   b.
   c.

STRESS BREAKS

The typical stress response to frustration is that epinepherine will flood your system, your heart rate will increase, your breathing will become shallow, and your muscles will tense-up. This happens automatically. However, you **can** learn to relax, but it will take practice.

10 second stress break:

*Identify what is annoying you. Simply identifying the problem can reduce stress.

*Tell yourself, "I don't have to become too tense over this."

*Take two easy, deep breaths (counting from 1-4 as you inhale and exhale).

*Relax any tense spot quickly, to the best of your ability (stiff neck, muscles, etc.).

*Stretch and resume your activity.

20 second stress break:

*Sit down and take a deep breath, slowly inhaling through your nose and exhaling by blowing air out through your mouth.

*Gently shake your head from side to side in a no motion and up and down in a "yes" motion.

*Take a few more deep breaths, as before. At the same time, quiet your mind by slowly saying to yourself, "relax" or "be calm" or words that work for you (a favorite poem or words to a favorite song).

*Now go back to whatever you were doing, but approach the activity more calmly.

2 minute stress break:

*Take two deep breaths and exhale each slowly.

*Locate a tense spot on your body and relax it as much as possible (forehead, jaw, shoulders, back, hand).

*Do two brief exercises--slowly:

*HEAD ROTATION: Rotate your head slowly around in a circular motion, once or twice in both directions.

*SHOULDER ROLL: Slowly roll your shoulders forward and backwards a couple of times in each direction.

*Recall a pleasant thought, memory, or feeling for 10-15 seconds.

*Take one more deep, slow breath, exhale slowly and return to your activity.

REDUCE YOUR STRESS

There are many types of stress in our lives. Below you will find lists of stress reducers for specific areas of stress. All of these ideas may not work for you, so select the ones that will and learn to use them to make your life less stressed.

COMBATTING EMOTIONAL STRESS:

1. Avoid self-pity.
2. Analyze your problems--try to resolve them.
3. Break big jobs into bite-sized pieces.
4. Plan for change.
5. Develop self-esteem in yourself and family members.
6. Nurture religious faith--pray or worship as you see fit.
7. Avoid criticism--look for the good in situations and people.
8. Shun the "SUPERPERSON" urge.
9. Learn to deal with anger.
10. Establish priorities.
11. Know and accept your personal limits.
12. Eliminate guilt, worry and fear, and negative self-talk.
13. Get unpleasant tasks done early in the day.
14. Write down your feelings.
15. Discover nature (owl/lark, tortoise/hare) then live it well.
16. Read self-help books.
17. Deal with causes or sources of stress.
18. Rehearse, ahead of time, what you will do in stressful situations.
19. Don't blame others.
20. Keep things in perspective.
21. Get professional counseling.
22. Create self-fulfilling prophecies.

RELIEVE STRESS BY IMPROVING RELATIONSHIPS:

1. Talk about problems with trusted friends or counselors.
2. Avoid loneliness or learn to enjoy your own company.
3. Learn to avoid unpleasant situations. Is it really worth fighting for?
4. Create or join networking/support groups.
5. Give the other person a break--do something nice for someone else.
6. Avoid unnecessary competition.
7. Make friends with non-worriers.
8. Learn to delegate.
9. Learn to forgive--mend fractured relationships.
10. Be necessary to others.

ORGANIZATION REDUCES STRESS:

1. Plan your life and set goals.
2. Have duplicate keys, scissors, tape, important papers, etc.
3. Write things down.
4. Don't procrastinate--that just makes it worse.
5. Be prepared to wait. Carry a book or something to do while waiting.
6. Prepare for morning the evening before--lay out clothing, books, etc.

LIFESTYLE CHANGES TO REDUCE STRESS:

1. Balance work with play.
2. Learn to accept what you cannot change--don't fight the inevitable.
3. Take one thing at a time.
4. Get away from it all with scheduled breaks.
5. Compromise.
6. Program fun and humor into life.
7. Learn problem solving techniques.
8. Learn relaxation techniques--and use them.
9. Try new things.
10. Adjust lifestyle to avoid rush hours or other situations that annoy you.
11. Learn to say no.
12. Fix things that don't work well.
13. Simplify.
14. Become more flexible--some things are not worth doing perfectly.
15. Develop back-up plans, just in case something happens.
16. Unplug the phone.
17. Use earplugs.
18. Have personal time EVERY day.
19. Find a positive addiction--peaceful and playful. Do it regularly.
20. Know your own stress levels, and live within them.
21. Change your daily routine.
22. Eliminate time wasters.
23. Learn and practice communication/assertion skills.

PHYSICAL STRESS REDUCERS:

1. Get enough sleep and rest (avoid sleeping pills).
2. Monitor breathing--shallow breathing results in muscle tension.
3. Exercise regularly--relaxed muscles make relaxed nerves.
4. Listen to your body. Headaches, upset stomach, excessive worrying, and an inability to concentrate, are symptoms that you need some help.
5. Avoid any kind of self-medication.
6. Eat balanced meals.
7. Take breaks often. Stand up and walk around, do light exercises, etc.
8. Make your environment fit your needs.
9. Dress comfortably.
10. Look your best.
11. Take a hot bath or shower to relax nerves.
12. Pace yourself--don't try to do everything at once.
13. Have regular physical check-ups.
14. Physically remove yourself from stressful situations.

DEPRESSION

There are many common indicators of depression in children:

EMOTIONAL:

- sadness
- guilt
- anxiety
- anger
- fear
- unhappiness
- pessimism
- helplessness
- worthlessness

PHYSICAL:

- fatigue
- eating disorders
- sleep disorders
- indigestion
- constipation
- menstrual irregularity
- headaches
- stomach aches

INTELLECTUAL:

- negative self concept
- negative expectations for me future
- negative view of the world
- blaming self
- self criticism
- loss of interest in normal activities
- inability to concentrate
- inability to make decisions

BEHAVIORAL:

- soft-spoken, slow speech
- less involvement in fun activities
- withdraws from friends
- seldom smiles
- spends time alone--eats alone, studies alone, etc.
- keeps anger inside
- dresses drab
- grades drop
- sighs often
- cries often
- procrastinates

If you or a friend has several of these symptoms, go talk to the school counselor, clergy, physician, parents, or some other caring adult. Get help! You do not have to live with these negative, depressing feelings.

SUICIDE

There are many environmental indicators for adolescent suicide. Some of them are:

- Seventeen and eighteen year olds are most vulnerable
- Moving to another city
- Parent's divorce
- Alcoholism in the family
- Parent's remarriage
- Birth of a half-sibling
- Lengthy illness or death of a family member or friend
- A special friend moving, marrying or becoming pregnant
- Breaking up with a girl/boyfriend
- Problems in school--new student, failure, being cut from the team
- High academic expectations of the family
- Violence or abuse in the family

Some typical behaviors of suicidal adolescents are:

- Isolation from friends
- Misses lots of school
- Takes drugs or uses alcohol
- Frequent illnesses such as headaches or GI upsets
- Decreased academic performance
- Pessimism about the future--verbal or written
- Sad expression--sighing often
- Direct or indirect expression of suicide
- Many physical complaints, accompanied by angry outbursts
- Giving away prized possessions
- Loss of interest in extracurricular activities

Some ways to help a suicidal friend:

- Listen to him/her. Hear what they are trying to say.
- Evaluate the seriousness of his/her thoughts and feelings.
- Take threats seriously. Get help for him/her.
- Ask directly if the individual has thought about suicide.
- Discuss helpful resources for the individual.
- Be positive in your outlook of the future.
- Help the person think of alternatives to suicide.
- Do something specific and tangible that the person can look forward to or hold on to.
- Ask for assistance and consultation with qualified helpers.
- Try not to leave the person alone while he/she is emotionally unstable.
- Do not treat the individual with horror or try to deny his/her thinking.
- Never challenge the individual in an attempt to shock him/her out of his/her ideas.
- Do not try to win arguments about suicide. They cannot be won.
- Try to reassure the person that depressed feelings are temporary and will pass.

Adult Roles & Responsibilities

The Golden Years

INTRODUCTION TO AGING

This unit may seem to be of little concern to students. However, simply ask the class how many of them have grandparents living with them? How many have grandparents that still live in their own homes, but require someone to check on them daily? With medical advances and modern devices, people are living much long lives. We must be prepared to deal with the older generation of people that is growing so rapidly.

Begin this unit by reading the book *Love You Forever*, by Robert Munsch & Sheila McGraw, Firefly Books. Discuss how a parent's love and concern for a child never ends, regardless of age. We must be prepared to help care for these loving people in their time of need.

UNIT: The Golden Years **LESSON:** Attitudes About Aging

COMPETENCIES:

1. Identify common misconceptions and stereotypes of old age.
2. Compare cultural attitudes in America with those of other cultures toward the elderly.
3. Identify the realities of aging.

INTRODUCTION:

EMPATHY--THE REALITIES OF OLD AGE--Complete the activity, as described. [Information--"Empathy--The Realities of Old Age"]

LESSON OPTIONS/SUPPLIES:

OPTION #1
STEREOTYPES ABOUT AGING--Complete the student questionnaire printed on the transparency. [Transparency--"STEREOTYPES ABOUT AGING", Information--"Stereotypes About Aging"].

OPTION #2
AGING IN DIFFERENT CULTURES--Discuss this information with the students. [Information--"Aging in Different Cultures"]

OPTION #3
SENIORS' PANEL--Have students write a list of questions for older people that would help them describe what old age is going to be like. Have students invite a panel of people, age 60 and older to participate in the panel. Using the previously written questions, discuss what older people like to do, what concerns they have, what part their families play in their lives, etc. After the panel, have students write a summary of what old age is like.

OPTION #4
ASPECTS OF AGING--Discuss with students the various aspects associated with the aging process. [Information--"Aspects of Aging"]

SUMMARY:

The present generation of older people is perhaps the healthiest and best educated seniors the nation has ever had. In their "twilight years" they are liberated from the decades of nurturing children, parents, and sometimes grown children. They start new careers, travel, study, and work on behalf of social and political causes. They have lots of energy and can do whatever they want!

The attitude of society is very important. If society views the elderly as competent and important, and provides social support (family support, housing, health services, economics, nutrition and social services), their coping skills improve and they label themselves as competent. Thus competency remains high.

If you still think life is all down hill in old age, you are right! It is a self-fulfilling prophecy. However, if you intend to keep going strong, stay socially involved, keep mentally alert and active, and remain flexible enough to enjoy new experiences. This could be one of the best times of your life!

TEST BANK:

1. Old people are too old to hold responsible jobs. T F
2. Older people are in good or excellent health. T F
3. Old people can think clearly. T F
4. Older people can learn new things. T F
5. Older people enjoy sex. T F
6. Which segment of the elderly population are stereotypes built on? (THE OLD-OLD)
7. What is one of the reasons stereotypes about the elderly are so strong in our culture? (WE PRIZE YOUTH AND LIVE IN A DISPOSABLE SOCIETY.)
8. Describe the status of the elderly in Japan? (ANY OF THE FOLLOWING: HAVE VALUABLE KNOWLEDGE. CONTROL FAMILY AND COMMUNITY RESOURCES. ARE USEFUL AND FUNCTIONAL. HAVE RESPONSIBILITY AND AUTHORITY. ARE INTEGRATED INTO THE EXTENDED FAMILY.)
9. Describe five of the physical changes that take place in late adulthood. (SKIN WRINKLES, HAIR THINS AND GRAYS, MOST BECOME SHORTER BECAUSE THEIR VERTEBRAE HAVE SETTLED CLOSER TOGETHER. MUSCLES BECOME LESS FLEXIBLE MAKING IT HARDER TO STAND AS STRAIGHT AND NECESSITATING SLOWER WALKING AND SOMETIMES USE A CANE OR WALKER, FAT IS REDISTRIBUTED, COLLECTING MORE IN THE TORSO AND THE LOWER FACE SENSE ORGANS DECLINE ,HEARING, VISION, TASTE, ARTHRITIS)

RESOURCES:

Lifeplans. Patricia J. Thompson, Ed.D. and Theodora Faiola-Priest, Ed.D. South-Western Publishing Co., Cincinnati, Ohio, 1987.

The Developing Person Through the Life Span. Kathleen Stassen Berger. Worth Publishers, Inc., New York, N.Y., 1988.

Contemporary Living, Verdene Ryder

EMPATHY--THE REALITIES OF OLD AGE

The purpose of this activity is to help each student feel the simulated responses of aging on the physical body.

Supplies for each student:

- A gauze strip to tie around eyes which reduces vision.
- Two cotton balls to put into ears to reduce hearing.
- A plain sugar or vanilla refrigerator cookie made with half the sugar and no vanilla to reduce the taste satisfaction.
- Tape to wrap around knuckles to reduce mobility of joints.

Have each student put on their aging props, then continue the discussion about how the senses decline with age. (The teacher should continue with the entire lesson plan while the students deal with their "realities of old age" as best they can.

DISCUSSION:

What is old age like?

- The body declines at a gradual but steady pace.
  - Appearance:
    - skin wrinkles
    - hair thins and grays
    - most people become shorter because their vertebrae have settled closer together
    - muscles become less flexible making it difficult to stand straight and necessitating slower walking and sometimes the use a cane or walker
    - fat is redistributed, collecting more in the torso and the lower face
    - sense organs decline (hearing, vision, taste)
    - arthritis stiffens the joints

STEREOTYPES ABOUT AGING

OLD PEOPLE:

1. Are too old to hold responsible jobs. T F
2. Are cute and adorable. T F
3. Are senile. T F
4. Are boring. T F
5. Are in good or excellent health. T F
6. Are ugly. T F
7. Can think clearly. T F
8. Can learn new things. T F
9. Enjoy sex. T F
10. Are a burden. T F
11. Spend a lot of time doing very little. T F
12. Are in nursing homes. T F

STEREOTYPES ABOUT AGING

DISCUSS:

How old is old?

Discuss range and average of answers given.

Historically, old age was much younger. The average lifetime was:

26 during the Stone Age.
36 from the 5th to the 9th centuries.
47 in 1900.
71 for males, 78 for females today.

How old do you think it will be when YOU reach old age?

Old age is currently defined as 60 years old and older. As lifetimes increase, do you think the definition of old age will also increase?

DISCUSSION OF TEST QUESTIONS:

1. Older people are too old to hold responsible jobs. FALSE--While less efficiency occurs with age in jobs where physical labor, speed, and/or concentration are critical, most older workers perform as well as younger workers. And, older adults who are still employed are more satisfied with their jobs and are less likely to quit or miss work. However, due to mandatory retirement laws and to the desire to retire, relatively few older citizens are in the paid labor force.
2. Older people are cute and adorable. FALSE--Society often perceives older adults as children and treats them that way. For instance, many older people actively date each other. Many say that is "cute", much like children who "date". A lot of us do not take older people seriously. The more they are treated like children, the less independent they become.
3. Older people are senile. FALSE--Older adults are often referred to as senile when they forget a name or a phone number or are not as quick to understand something as they used to be. It is normal for short-term memory to decrease over time and for information to be processed less efficiently than when they were young. But senility, which is demented or severely impaired thinking, is by no means inevitable when we become old. By age 80, only about 6 percent have developed some form of dementia, like Alzheimer's disease.
4. Older people are boring. FALSE--Old people have a wealth of experience and life stories that most are willing to share. You could learn much about what life was like in the first part of this century, and even earlier from the stories that were passed on from their parents. This kind of oral history is fascinating, but you must take time to hear it before they are gone and it is lost.
5. Older people are in good or excellent health. TRUE--Most aged people consider their health to be good or excellent most of the time (two-thirds, according to the United States Department of Health and Human Services, 1985.)
6. Older people are ugly. FALSE--Our society is very youth-oriented, but that does not mean that only young people can be beautiful. Old age is a different kind of beauty, one enhanced by character and wisdom.

7. Older people can think clearly. TRUE--Older adults have a harder time picking up information because their eyesight and hearing often declines in old age. Also they need more time to process information before storing it in their memories. Older people compensate for the decline in their daily lives. Research has shown that older people are as likely as younger adults to think rationally about things that are important to them. The key to thinking clearly is being an active learner all your life, getting a good education and being in good health. Older adults have led countries (Winston Churchill, Dwight Eisenhower, Ronald Reagan), written immense volumes ("The Story of Civilization", written by brothers who were in their 80s and "Little House on the Prairie" books written by Laura Ingalls Wilder after she was 64). Grandma Moses began painting at age 75 and continued into her 90s. Popes, heads of state, and Supreme Court Justices often deliver their most memorable and powerful pronouncements when they are over age 70.
8. Older people can learn new things. TRUE--The older generation is more interested in the arts, in children, are more creative, philosophical and spiritual than those younger. Many take classes or begin new careers, usually in volunteer work.
9. Older people enjoy sex. TRUE--Contrary to society's image of the dirty old man and the asexual, undesirable older woman, older people do enjoy physical intimacy. In the absence of disease and if older people do not retain Victorian attitudes about these matters, sexuality can be lifelong. Even if full intimacy is not possible due to health factors, older people find each other attractive and need closeness, sensuality, and being valued as a man or a woman.
10. Older people are a burden. FALSE--Most old people live in their own homes and strive to be just as independent as possible, avoiding becoming a burden to anyone. It is sometimes thought that the economy cannot bear the burden of so many old people. However, not all persons 65 and over are nonworkers and not all persons 18-64 are workers. In addition, social security income for old people is money that they themselves have earned over a lifetime. Social, emotional, and economic help from family members is also earned by a lifetime of such investment in the old person's own children.
11. Older people spend a lot of time doing very little. FALSE--In a research study, more people under 65 said they, themselves, spent a lot of time sitting and thinking than did those over age 65 (National Council on Aging, 1975). The myth and reality of aging in America. Washington, D.C.: National Council on Aging, Inc.). Most older people keep as busy as they would like to be, pursuing household chores, hobbies, volunteer work, and social networks.
12. Older people are in nursing homes. FALSE--Ask students what percentage they think are in nursing homes. The usual estimate is 33%. The actual number is 5%. (United Bureau of the Census. (1987). Statistical abstract of the United States, 1987. Washington, D.C.: United States Department of Commerce.) Most old people live in their own homes. If they are not able to do so, they live with family members.

AGING IN DIFFERENT CULTURES

Modern dictionaries define old age as after 60. However, a distinction can be made between the "young-old" and the "old-old", based not on age, but on health and social well-being.

The "young-old"
    Make up a majority of the elderly.
    Are generally healthy,vigorous, relatively well-off financially
    Well integrated into the lives of their families and communities, politically active.

The "old-old"
    Suffer major physical, mental, or social losses.
    Likely to require supportive services or are in nursing homes or hospitals.
    Stereotypes are built on this segment, though much less numerous than the other group.

Why are stereotypes so strong in our culture?

1. We live in a youth-oriented culture.
   We prize youth and inexperience over age and experience.
2. We live in a "throw-away" society.
   Forget the old, value the new.

OTHER CULTURES:

In Japan and China, for many generations, the elderly have experienced higher status than the elderly in the United States. They are considered to:
    Have valuable knowledge.
    Control family and community resources.
    Be useful and functional.
    Have responsibility and authority.
    Be integrated into the extended family.

Respect for the elderly may be shown by reserving the best seat for the elderly, cooking to cater to the tastes of the elderly, bowing to the elderly.

However, the image we have of the elderly in these countries is exaggerated and idealized. (And we also imagine elderly Eskimos adrift on blocks of ice.) Today, respect for the elderly in the Orient is greater then in the United States, but not as strong as the idealized images we sometimes have.

ASPECTS OF AGING

Every stage of life has its changes. At each stage, some things are lost, but others are gained. Aging persons may lose some strength or some attractiveness, but they gain new leisure time, interests, and new relationships with families and friends.

EMOTIONAL ASPECTS

Emotionally, people may experience some identity problems in redefining their roles as they age. Parents who have stayed at home to raise their children may exhibit the empty nest syndrome. They may feel useless and depressed after their children have left home. People who have followed a career often reach the peak of career achievement in middle age. Others slow down to develop new areas of companionship with their spouses.

PHYSICAL ASPECTS

Physically, a human matures in about 25 years. At that time, the body's framework reaches its maximum size and strength. At an extremely slow pace, the body begins to deteriorate. Some parts of the body age more rapidly than others. Individuals have bodily changes taking place at different rates of speed. Aging become a different experience for each person. Eventually, all people show signs of aging. One of the earliest visible signs is noticed in the skin. Loss of elasticity results in wrinkling.

Bones do no change in length, but they do change in chemical composition.

the heart muscles may become less efficient and blood vessels may become narrower.

Sensory problems most often begin with a hearing loss. Loss of vision may follow and add to an elderly person's frustrations.

SEXUAL ASPECTS

Both women and men experience a "change of life" in middle age. In women, this is know as menopause. During this time, biological changes occur which trigger both psychological and emotional changes. When a woman is about 50 years olds, the production of the sex hormones slow down. As a result, her ovaries cease to mature a ripened egg regularly each month and the menstrual period ceases. The imbalance of hormones in a woman's body during menopause may cause her to have "hot flashes". These are sudden, brief feelings of heat which occur as the blood vessels dilate and fill with blood.

Irregularity in hormone production and menstrual periods can be emotionally disturbing to a woman. Nervousness and irritability as well as increased fatigue may result.

In the male, the change of life is called "Climacteric". This is much less pronounced in a man, but never-the-less less can be detected. Production of the male sex hormone peaks at about age 20. The level of production is usually maintained until the man is in his 50s and then decreases steadily until age 80 when very little is produced.

The diminishing supply of hormone production in the man results in changes in moods and emotions. The changes are similar to those of the woman during menopause. The man's general state of health,his attitude toward life, and his self-image will determine how he adjusts to these changes.

FINANCIAL ASPECTS

Many older persons list finances as their greatest worry. Financial resources will affect adjustments in all other areas of aging. Social Security benefits alone will not meet living costs. Medicaid and Medicare are government sponsored programs which help pay medical expenses, but they may not be adequate. Many pension plans have not been able to meet the increased needs caused by inflation.

UNIT: The Golden Years **LESSON:** Decisions Concerning the Aging

COMPETENCIES:

1. Identify that our society as a whole is growing older.
2. Assess the need to prepare for old age and to make it useful, productive, and fulfilling.
3. Evaluate decisions concerning aging parents and parents-in-law.

INTRODUCTION:

Aging begins at birth and continues throughout life. Middle age begins at 40, and old age begins at 65. The average life span in the United States is 74.7 years. Thus, the average person spends half a lifetime as a middle-aged or elderly person.

As a whole, our society is growing older. About 23 million people in the United States today are at least 65 years old. This is one out of every nine persons or 11% of the population. Every day, more than 1000 people reach age 65. By the year 2000, 30 million people will be at least 65 years old. By the year 2025, 45 million people or 14% of the population will be in this age group.

LESSON OPTIONS/SUPPLIES:

OPTION #1
POSITIVE ASPECTS OF AGING--On the chalk board or using a poster paper, depict a sun rising in the sky. As you discuss the various aspects of aging, place word strips or write all the positive aspects about aging on the board, like the sun's rays. For example: old friendships, new friendships, hobbies, political involvement, community involvement, educational pursuits, grandparenting, volunteer work, leisure time, travel, new interests, new occupations, activities, etc.

OPTION #2
HOUSING FOR AGING PARENTS--Remember the story, *Love You Forever*? The main idea of this story was that our parents took care of us. As they age it becomes our turn to take care of them. We may have to assume the role or parenting with our parents. One of the biggest problems we will face is to find appropriate housing that will meet their needs.

Divide the class into groups and assign each group to research a housing option for the elderly. Possible housing options are: Leisure Villages, Retirement Homes, Retirement Communities, Condominiums, Nursing Homes, Living with children, Living in their own home, Day care for the elderly, etc. Have the students research one facility. Share their findings with the rest of the class. Encourage them to visit the facility, and visit with individuals that care for the aging. They should complete the worksheet. If you live in a rural area with limited facilities, you may wish to arrange a field trip to a seniors' center near you. [Worksheet--"Housing for the Aging" for each student]

OPTION #3

CARING FOR THE ILL AND AGING--Most of us think that our parents will never get old enough that we will have to care for them. Most of this class will live to be in this situation. Being prepared will make the responsibility easier. Think for a minute of a newborn baby. They are sweet, kind, cheerful (most of the time), cannot speak, don't know or care where they are, are unaware of how they look and do not assist in their own care. They have no teeth, so food must be ground up or mashed. They sleep in crazy patterns, but respond to their own names. It is easy to love and care for a baby, in spite of the work it involves. Now compare this to an older person who has lost his/her physical abilities. Is it easy to care for them? Both of these groups have very similar characteristics. However, we are usually pleased and excited to care for a baby. The thoughts of caring for an older person may not be so exciting. Next time you are asked to help care for an elderly person, think of this analogy and perhaps it will help you view your responsibility in a different light. Our parents and grandparents have cared for us for years. At some point it will be our turn to care for them.

OPTION #4

WHEEL OF LIFE REPORTS

#52--RETIREMENT--"THE GOLDEN YEARS"--You and your spouse have both retired. You have always looked forward to these "golden" years and now they are here. Tell us what you plan to do with your time. What hobbies, vacations, or other activities will you participate in? How secure are your finances? What types of savings plans did you participate in to assist you in your retired years? What health concerns might you need to consider when making travel plans or engaging in activities? Talk to at least three retired couples and share their lifestyle and advice with the class.

#54--ELDERLY PARENT IN A NURSING HOME--Your father is getting older and is unable to care for himself. You have discussed this with your spouse and your brothers and sisters and feel it is best to place him in a nursing home. What homes are available and what costs are involved? What arrangements can be made or what assistance is available to cover these costs? What type of care will your father receive and what types of visitation and activities will be provided? Talk to at least three families who have been through this and share their experiences. What emotions did they have to deal with? How did they work out the financial aspects? How did the elderly parent feel about the arrangement? How do they feel about the situation now?

SUMMARY:

Whenever retirement occurs, it creates change. If a person can adjust to change easily, retirement will not be a problem. Almost everyone at one time or another has said, "Just wait till I retire!" Retirement can be a pleasant stage of life, or it can produce frustration and loneliness. It is more likely to be pleasant if one can look ahead to it with positive plans and goals. Also, it will create less problems for the person aging and for their children or the caregiver for the elderly.

TEST BANK:

1. List five positive aspects of aging. (ANY APPROPRIATE RESPONSES)
2. Describe your feelings about the housing for the aging that you visited: (OPINION)

RESOURCES:

Contemporary Living, Verdene Ryder

OPTION #2^^^STUDENT
Name ________________________________ Class ______________

HOUSING FOR THE AGING

Your assignment is to visit one type of housing for the elderly. Possible housing options are: Leisure Villages, Retirement Homes, Retirement Communities, Condominiums, Nursing Homes, Living with children, Living in their own home, Day care for the elderly, etc. You must visit the facility and complete the following questions.

1. Cost per month:
2. Is health care provided, on site?
3. Are activities provided for tenants?
4. How much do meals cost?
   * Bonus points: Call ahead and see if you can arrange to eat a meal at the facility you plan to visit. How is the food?
5. What are visitation policies?
6. What are the qualifications of the people who care for the tenants?
7. Are there privacy areas where families can visit?
8. Are the physical facilities comfortable (lighting, temperature, cleanliness, decor, etc.)?
9. Is there a recreations or socializing area for people who live there?
10. Are there outdoor facilities where tenants can take a walk or do mild exercises?
11. Are there any additional services?
12. Would you be willing to live in this facility?
13. Would you be willing to place a grandparent in this facility?
14. Would you be willing to place a parent in this facility?
15. Do the people that live in this facility seem happy and well-cared for?

UNIT: The Golden Years **LESSON:** Death and Dying

COMPETENCIES:

1. Identify typical emotions associated with death.
2. Identify the process of caring for the body after death has occurred.
3. Identify support groups that help with the grieving process.

INTRODUCTION:

In the past, people were born and died at home with their families nearby. Most people died in their own beds. Death was considered a natural part of the life cycle. Today most deaths occur in hospitals, often surrounded by medical personnel instead of family members. Death has become a remote subject that many people avoid discussing.

LESSON OPTIONS/SUPPLIES:

OPTION #1
DEATH DISCUSSION--Present the information to the students. [Information--"Death"]

OPTION #2
OBITUARIES--Using the assignment sheet, have each student write a future, personal obituary. The purpose of this worksheet is to get students thinking about what they are doing with their lives. Are they heading down the pathways that will take them to the destinations they seek. [Worksheet--"Obituary"]

OPTION #3
MORTUARY--Guest speaker or field trip to mortuary.

OPTION #4
HOSPICE--Guest speaker from a local hospice to discuss dealing with grief.

SUMMARY:

Although death may not be a pleasant subject to discuss, it is a very natural part of the life cycle. The more prepared a person is to discuss his/her wishes concerning his/her death, the easier the time of grieving will be for the family.

TEST BANK:

1. (ANTICIPATORY GRIEF) is when the mourning process begins before the death occurs.
2. (EMBALMING) is the process of replacing the dead body's fluids with chemicals.
3. A (WILL) is a legal document which states how the deceased's money and property are to be divided.
4. The (FUNERAL) is the ceremony or ritual honoring the deceased person.

DEATH

REACTIONS TO DEATH: In peacetime, two American families lose a family member through death every minute. Grief is the pain, discomfort, and the mental and physical feeling that most persons feel following the death of a loved one. There are various reactions:

1. Physical Reactions--numbness, unfeeling, pain, tightness in the throat, disinterest in eating, can't sleep, tired, etc.
2. Emotional Reactions--stabbing pain, sudden anger, sense of unfairness, feeling of relief, guilt, gladness, anger, hostility, fear and anxiety.

MOURNING PROCESS: The mourning process is the means by which powerful emotions are brought under control. When the mourning process is successful, the dead person becomes a "living memory" (meaning one can remember the other without feeling grief or loss). There are three stages of mourning:

1. The first stage of mourning is that of SHOCK. This stage usually occurs between the time of death and the time the final arrangements are made for the body. During the shock period, one may deny that the death has occurred. Some people may collapse physically while others have violent emotional outbursts. Some people withdraw and wish to be alone.
2. The second stage of mourning is that of INTENSE PAIN AND FEELINGS OF LOSS. This usually occurs two to three months after the death, for most people. The bereaved person may withdraw from the world. He/she may exist in a dream world. Restless sleep is often disturbed by many vivid dreams. Weight loss may be the result of poor appetite.
3. The final stage of mourning is called RESOLUTION. One starts living a regular life again. Eating and sleeping habits return to normal. Memories of the deceased bring joy and pleasure rather than the pain of grief.

ANTICIPATORY GRIEF: This term refers to the mourning process which begins before death occurs in cases of terminal illnesses. Family members prepare themselves for the upcoming death. The more grief that can be expressed before the death, the more bearable it will be afterwards. The mourning process is longer, but the emotions and physical reactions are usually less intense.

A healthy adjustment to death is only possible when you can talk to others about your feelings. The family is the most important source of comfort.

ARRANGEMENTS RELATED TO DEATH:
Ideally, some previous planning has been done so that the wishes of the deceased might be followed.

ARRANGEMENTS FOR THE BODY:
Most common is INTERMENT OR BURIAL--tomb in the ground.
MAUSOLEUM--a building containing vaults or tombs.
CREMATION--the body is reduced to ashes through intense heat.
Ashes can be buried, scattered, or stored in an urn (now being done with animals so owners can keep them.)
Less common is DONATION of the body to science.

EMBALMING replaces the fluids in the dead body with chemicals for disinfection and preservation.

FUNERAL: A funeral is the ceremony and/or ritual honoring the deceased person. It is a public acknowledgement that death has occurred. The funeral helps the survivors accept the finality of death and mourn for their loved one. Funeral arrangements vary greatly.

TASKS OF THE SURVIVORS:
A "WILL" is a legal document which states how the deceased's money and property are to be distributed. The executor collects the deceased's debts and pays them from the money available. In many cases, a lawyer is necessary to assist the executor. If there is no will, the deceased is said to have died "INTESTATE". In this situation, the property will be divided according to the laws of the state in which he/she died.

Arrangements need to be made to collect life insurance, social security, veteran benefits, and if the deceased was a member of the military those arrangements must be made. There may also be company benefits available.

OPTION #2^^STUDENT
Name ______________________________ Class ______________

OBITUARIES

Most people find the thought of their own death very frightening. As a result, the majority of people try to avoid thinking about the possibility of their death. Every person must eventually die. To avoid ever thinking about your own death is to avoid facing an event that ultimately must happen.

Write an obituary following the guidelines given below, or be creative in your approach and write something by which you will truly be remembered.

OBITUARY

On a separate sheet of paper write an obituary about your death. Imagine you are a member of a newspaper staff. One day you are called upon to write your own obituary notice. Use the following format. Try to be as objective as possible.

(Your name), age __________, died yesterday from __________________

____

He/she is survived by ______________________________________

At the time of death, he/she was working on becoming ______________

____

He/she made contributions in the area of _________________________

____

He/she will be honored for ___________________________________

____

He/she always hoped to ______________________________________

____

The body will be ____

Answer the following questions:

1. Was this easy? Why or why not?

2. Does this obituary give a good reflection of your life?

3. What did you learn from this experience?

Adult Roles & Responsibilities

Philosophy of Life

INTRODUCTION TO PHILOSOPHY OF LIFE

This lesson is the culmination of the entire course. It would be fitting to read the story *Oh, the Places You'll Go!* by Dr. Seuss, that was read as an introduction at the beginning of the course. Discuss with the students the things they have learned and the places they've gone during this course. If done correctly, this lesson helps the students gain great insight into their own philosophy and the knowledge they have gained while taking this course.

UNIT: Philosophy of Life **LESSON:** Philosophy of Life

COMPETENCIES:

1. Define the meaning of "philosophy of life".
2. Students will formulate a personal philosophy of life.

INTRODUCTION:

At the close of this class, there will be many exciting and sobering things that lie ahead for you. Many of you will marry and have children. Some of you will be famous people. Some of you will be very wealthy. I hope all of you will be very happy. But there will be many difficult things to face in your cumulative future. Some of you will experience the death of your spouse or children while you are still very young. Some of you will give birth to severely disabled children. Some of you will experience serious illness or disabilities yourselves. One thing is for certain, there will be great joys and great sorrows in each of your futures. There will be big things and little things to conquer. Each of you carries within you somewhere a strength you may not yet know you have. You carry a certain PHILOSOPHY OF LIFE that is uniquely yours. It will mold your future and help you get what you want. It will help you through the worst of times and give you reason to be proud through the best of times.

LESSON OPTIONS/SUPPLIES:

OPTION #1
PHILOSOPHY OF LIFE--Share your personal philosophy of life with the students or use one of the examples included in this lesson. Have them write their own philosophies of life. A sample of a student assignment is included.

OPTION #2
WHAT I'VE LEARNED FROM LIFE--The assignment is to write down 25 things you have learned so far in your life. You should begin each sentence "I have learned . . .". At the end of each sentence write the age you learned that concept, or the year you will graduate from high school. You will select five of these ideas to share with the class tomorrow. Share a few examples from the information sheet. (Teacher Note: Give the students some time in class and one evening to work on this assignment, as they will need to really think their ideas through. Allow time the next day to for each of them to share five of their ideas.) [Information--"I have learned . . . "]

SUMMARY:

There is no correct or incorrect philosophy of life. A philosophy is simply your outlook or attitude about life. However, it is important to remember that your feelings about life will directly influence what happens to you, the things you will accomplish, and the people you associate with. What you make of your life is totally up to you.

TEST BANK:

1. A philosophy of life is:
   a. the way you feel about life
   b. influenced by the things that happen to you
   c. based on your interpretation of the things you see
   d. all of the above
2. There is no correct or incorrect philosophy of life. T F

PHILOSOPHY OF LIFE

Your assignment is to write your "Philosophy of Life". It must be handwritten in ink. There are no specified number of pages, but the assignment should be complete. It is different from your life goals. Please do not give me a list of the things you will do and have. (i.e. I will go to college, I will get a degree in accounting, I will own my own business by the age of twenty-five and make my first million by age thirty-four.) But, rather, tell me what's inside that really makes you tick. You may use quotations or poetry if you wish. Above all, be honest.

(Following are examples you may wish to share to help the students get a better idea of what is expected.)

EXAMPLE #1

When I was younger, I had a church leader, Cathy, whom I admired greatly. I was not alone. All the women in the neighborhood marveled at how clean her house always was; how well-behaved her children were; and how talented, brilliant, and organized she was. She had three small children and white carpeting throughout her entire home. She had been slightly overweight at one time and had started an exercise program of walking and jogging five miles each day. (She had continued this program regularly and successfully now for about five years.) She always looked great in public. She was always ready to take on any task or assignment.

She sang and played the piano beautifully. All around, she was someone you could love to hate if she were not so nice. I was at a meeting with other young high school girls in her home when an interesting conversation came up. Many of us were complaining about all the demands placed on us. We all felt the pressure of doing well in school, performing well in our outside lessons and activities, filling church assignments, and doing what our parents expected us to do, not to mention our all important social lives. When Cathy went to high school, she had been one of those teens who did it all, just as we were. She spoke gently, but firmly, to us and at the end of the conversation, the message was very clear. If you want something "GO GET IT". If you want to play the piano, practice and work at it. GO GET IT. If you want good grades, study hard. GO GET IT. If you want to lose weight, get on a sensible eating plan, exercise, and STICK TO IT. GO GET IT. If you want a clean house, clean it. GO GET IT. The realization hit. There are no magic potions, no little elves. If you want something it's up to you. If you want something, GO GET IT.

EXAMPLE #2

The head basketball coach of Indiana University, Bobby Knight, has a saying on his wall that reads, "Discipline is: doing what has to be done, when it has to be done, the best that it can possibly be done, and doing it that way all the time." It is my opinion that this is why Bob Knight has had many of the successes that he has had in his lifetime.

While I have not yet mastered this type of discipline, I believe that this type of philosophy will bring me closer to the things I want in life, and I am working very hard on it. It works in almost every facet of life.

If you want good grades, do each assignment when it has to be done, the best that it can possibly be done, and do each assignment that way all the time. What type of grades do you think this kind of approach would result in? Probably As.

If you want to be the best player on the team, do exactly what the coach asks, when he asks, the best you can possibly do it, and do it that way all the time. Imagine a coach's response to this type of practice and play.

What type of effect do you think this would have on the financial stability of a home? Pay each bill, when it is to be paid, and do it that way all the time. What type of credit rating might this person have when it comes time to get a loan from a bank?

What about the effect on a house and yard? Cleaning or doing the yard work, when it needs to be done, the best that it can be done, and doing it that way all the time.

If you think this sounds like a "Type A" personality, someone who is a perfectionist and will never have any fun, you may be right. But think of all the benefits.

With good grades, think of what a good paying job one might get. With all the bills paid and all the housework efficiently done, think of all the peace of mind and free time to get away and have fun, without dreading going home because of the mess you left behind.

While this philosophy may not allow me to have it all, it will allow me to be the best that I can be.

EXAMPLE #3

When I was in high school, I had a teacher that was very in-tune with each of his students. Mr. Reader was especially keyed into the emotions of his students. I was a junior in high school when I had his class and many things were on my mind. I had a serious boyfriend who had moved away for a few years and I missed him deeply. I was the typical emotional teenager with mood swings about every hour. Everyday I went to his class in a pit of gloom. One day, on my way out of class, Mr. Reader shook my hand and dropped a small piece of paper, all rolled up into a tiny ball, into my hand. I left class and went to my locker to read what was on the note. As I unrolled the paper, there was one short statement written on the paper, "Happiness is a decision."

Over the years I have come to see the value in those four words. I have known many wives whose husbands send them flowers, kiss them every morning and night, cook for them, clean for them, and make a good living, yet the wife is still unhappy. Why?

I have known many husbands who have wonderful jobs, beautiful wives that pamper them and care for them, adorable children who are successful and give their father every reason to be proud. But the husband is unhappy. Why?

I have known many college girls who have full-ride scholarships, a different date every weekend and two or three during the week, have great clothes, a great body, and great hair. Yet, still they are unhappy. Why?

I have known many high school students who get good grades, have parents who love them, have good friends, are involved in school, yet are still unhappy. Why?

For most of these people the answer is simple. They have made the choice to be unhappy.

You see, it does not matter what the world around you does. You have a choice, a decision to make. Will you be happy or unhappy? I am sure you can name countless people, as I can, that have every reason to be depressed and even angry at the world and yet they have chosen to be happy and make the best of their situations. I am determined to be one of these. There will, no doubt, be times of great sadness in my life, and I will grieve. But then I will get back on the horse and ride it again. I will get back to the business of being happy again. It is just as easy to be pleasant as it is cross, just as easy to speak kindly as cruelly; just as easy to be happy as sad, and it is just as easy to smile as frown. (Besides, smiling burns more calories.)

PHILOSOPHY OF LIFE: STUDENT EXAMPLE

I have a collection of thoughts and poems which I often reflect on for inspiration in my life. These are both works of other people and those of my own. This way I can compare ideas, learn from others, and preserve my own feeling.

One of my favorite thought is as follows: "Success is not achieved by traveling the worn paths but by discovering new ones." This says two things to me. First, it is important to branch out, try new things, have variety. This makes a person interesting to be with and also very knowledgeable. I would rather know something from many fields than everything about one. The other thing I learn from this thought is to lead out. Don't follow the crowd, but be yourself and be self-reliant. I've always been a very independent individual, and though it's not made me a real popular person, I tend to "do my own thing".

Another thought I often refer to is: "Perfect, lasting happiness cannot be achieved if the things one believes in are different than the things one does." I really believe in this. As the cliche goes, "Honesty is the best policy", and I feel integrity is the truest form of honesty. Although I'm not perfect in this area, I always try to be as up front and sincere as possible with people. It saves a lot of trouble in the long run.

Many consider this to be a religious value, and I guess it could be true. Religion does play a major role in my philosophy of life. It gives me standards and values to live by and goals to better myself with. I will always have strong beliefs and be willing to stand up for them.

Some people have referred to me as a perfectionist. Sometimes this word has a negative connotation, but I feel it is essential for one to strive for perfection. I thrive on achievement and excellence. That's mostly what keeps me going--being the best possible me. I'm always trying to things well to make my life a success. As another of my well-loved thoughts states, "You are never given a wish without also being given the power to make it come true."

As I stated before, I do write a few poems now and then. This not only helps me relieve stress and get out my feelings and emotions, but it also helps me express myself. The following is a recent work which I think sums up my feelings about life.

My River of Life

I am like the water,
which moves through life, a flowing stream,
Passing by the milestones,
the memories of completed dreams.
I flow into a river,
I grow in body, mind and soul,
The twists and turns of living,
variety that makes me whole.
Traveling the rapids,
the tests and trials, along my way,
But like the mighty current,
they make me stronger day by day.
I smooth the gaffed edges
as I pass o'er the bed of stone;
Easing others' troubles,
seeds of service have I sown.
I come to many junctions,
the choices that I have to make;
Composing my own future,
affected by each path I take.
Seeking for achievement,
I continue on my quest,
That I might look back someday
and know in life I've done my best.

--Julie Davis, Sky View High School

I HAVE LEARNED . . .

(Thanks to the students of Roy High School)

I have learned that the wise words of Dr. Suess aren't just for five-year-olds.
Class of 92

I have leaned to love someone, you first have to love yourself.
Class of 92

I have learned that procrastinating doesn't do you any good.
Class of 93

I have learned that Christmas isn't fun after age five.
Class of 92

I have learned that the Jazz play better at home.
Class of 92

I have learned that when you are sick, the best person to go to is mommy.
Class of 92

I have learned that when reading a story to a child, they know when you skip a page!
Class of 92

I have leaned that without friends problems would be even more difficult to handle.
Class of 92

I have leaned that saying "Sticks and stones can break my bones but names will never hurt me" doesn't really work.
Class of 94

I have learned that happiness is determined by attitude.
Class of 92

I have learned that screaming at your mom doesn't help you at all.
Class of 93

I have learned that a grade doesn't mean you're smart or stupid, just you're lazy or you work hard.
Class of 92

I have leaned that when you speed you get caught.
Class of 93

I have learned that if you'll wear slip-ons you don't have to tie your shoes.
Class of 93

I have learned that your friends won't always be there for you but your family will.
Class of 92

I have leaned that when you're broke, you strongly believe money can by happiness.
Class of 92

I have leaned that all good things must come to an end since Johny Carson left the Tonight Show.
Class of 92

I have leaned that life would be much better if everyone had their own background music.
Class of 92

I have leaned that the sweetest flowers I ever received were from my little brother.
Class of 92

I have leaned that raising a child isn't as easy as it looks.
Class of 92

I have leaned that getting along with parents is an art.
Class of 92

I have learned that you have to be honest with yourself to be honest with others.
Class of 92

I have leaned I can't have my room the way I want even with the door closed.
Class of 93

I have learned that when you try your hardest you usually get what you want.
Class or 92

I have learned that some of the best kisses come from Cocker Spaniels.
Class of 92

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RECOMMENDED SCOPE AND SEQUENCE

	Trimester	Semester	Year
SELF-AWARENESS	8 days	20 days	14 days
WHEEL OF LIFE	2 days	2 days	2 days
DATING	6 days	20 days	17 days
MATE SELECTION	3 days	10 days	4 days
ENGAGEMENT	2 days	10 days	6 days
MARRIAGE	6 days	15 days	20 days
MONEY MANAGEMENT	3 days	25 days	14 days
PARENTING	12 days	10 days	10 days
CRISIS MANAGEMENT	3 days	20 days	3 days
THE GOLDEN YEARS	3 days	5 days	3 days
PHILOSOPHY OF LIFE	2 days	2 days	1 day

RESOURCE LIST

(* Items are listed as options in the lessons. Additional resources are for teacher use, only.)

RESOURCE:	**LESSON:**
BOOKS:	
* *Alexander and the Terrible Horrible No Good Very Bad Day* Judith Viorst (ISBN #0-689-71173-5)	INTRODUCTION TO CRISIS
* *Alexander Used to Be Rich Last Sunday* Judith Viorst (ISBN #0-689-30602-4).	INTRO TO MONEY MANAGEMENT
"Can't We Talk" *Reader's Digest*, pages 19-23, December, 1990	LEVELS OF COMMUNICATION
* Constitution of the United States Found in any encyclopedia	TAXES
* *Children, The Challenge* Rudolf Dreikurs and vicki Soltz	POSITIVE CHILD GUIDANCE
* *Daddy Doesn't Live Here Anymore* Betty Boegehold, ISBN 0-307-12480-0 A Golden Book, Western Publishing Company Inc. Racine, Wisconsin 53404	DIVORCE/SINGLE PARENTING
* *Edmund's New and Used Car Price Book* Available at local book stores.	PURCHASING A VEHICLE
* *Family Life Curriculum* Granite School District	THROUGHOUT THE CURRICULUM
* *Love You Forever*, Robert Munsch & Sheila McGraw, Firefly Books	INTRODUCTION TO AGING
* *Occupations in Demand* Job Service	PERSONAL INTEREST INVENTORY
* *Oh, the Places You'll Go!* Dr. Seuss, Random House New York, ISBN: 0-679-80527-3	INTRO TO SELF AWARENESS
* *The Facade* Jim Cole, 37 Lomita Drive, Mill Valley, California 94941 Phone: 415-388-1621.	LABELING/STEREOTYPING
* *The Giving Tree* Shel Silverstein, Harper and Row	PERSONAL READINESS
* *The Missing Piece* Shel Silverstein, copyright 1976 by Evil Eye Music, Inc. ISBN: 0-06-025671-0 Harper Collins Publishers	SINGLE LIVING

* *The Runaway Bunny* Margaret Wise Brown Harper Collins Publishers, ISBN 0-06-107429-2.	BONDING
* *Utah Renter's Handbook* Utah Legal Services, 550-24th Street #300 Ogden, Utah 84401 393-9431 (1-800-662-2538) (There is no cost for up to 20 pamphlets.)	FINDING AN APARTMENT
Governor's Task Force on Teenage Pregnancy Prevention The State of Utah Office of Legislative Research and General Counsel 436 State Capitol Salt Lake City, Utah 84114 (Telephone: 801-538-1032)	REALITIES OF TEEN PREGNANCY
High Risk, Children Without A Conscience Dr. Ken Magid and Carole A. McKelvey, Bantam Books, 666 Fifth Avenue, New York New York, 10103	BONDING
How To Avoid Emotional Divorce Dr. John H. Lund,	LOVE LANGUAGE
Listen, Mom and Dad . . . Orson Scott Card, Bookcraft Publishers 1848 West 2300 South Salt Lake City, Utah	PARENTING SUGGESTIONS
PREP for Effective Family Living Student Handbook. Don Dinkmeyer, Gary D. McKay, Don Dinkmeyer, Jr., James S. Dinkmeyer, Jon Carlson. American Guidance Service, Circle Pines, Minnesota 55014-1796.	BUILDING CONFIDENCE IN CHILDREN
Six Secrets of Strong Families Nick Stinnett and John DeFrain. 1985 Little, Brown and Company, 34 Beacon St., Boston, Mass. 02106	BUILDING FAMILY STRENGTH
STEP: Systematic Training for Effective Parenting, Parent's Handbook. Don Dinkmeyer, Gary D. McKay. American Guidance Service, Inc. Circle Pines, Minn. 55014	BUILDING CONFIDENCE IN CHILDREN
Stress and the Healthy Family Dolores Curran. Harper and Row, Publishers, 1985 Inc. 10 E. 53 St., New York, N.Y. 10022	BUILDING FAMILY STRENGTH
The Center for Population Options 1012 14th Street NW, Suite 1200 Washington, D.C. 2005, 202/347-5700	DECISION MAKING
The Developing Person Through the Life Span Kathleen Stassen Berger. Worth Publishers, Inc., New York, N.Y., 1988.	ATTITUDES ABOUT AGING

EXTENSION BULLETINS:

* "From Cradle to School", by Elaine Ashcroft USU Extension Services, Logan, Utah 801-750-2200	HOW A CHILD DEVELOPS
"Building Family Strength" Dr. Thomas R. Lee, Family and Human Development.	BUILDING FAMILY STRENGTH
"Do You Hold a Regular Family Council", Glen Jenson, Family and Human Development Specialist.	BUILDING FAMILY STRENGTH
"Family Connection" A home study format of lessons. Takes five months to complete and costs $13.00.	BUILDING FAMILY STRENGTH

FILMS/FILMSTRIPS:

* *Body Language, Nonverbal Communication* Learning Seed	BODY LANGUAGE
* *Miracle of Life, II* Available at hospital education departments	PRENATAL DEVELOPMENT
* *You* Cally Curtis Company 1111 No. Las Palmas Ave. Hollywood, Ca 90038, 1-800-522-2559, cost is $225.00	SELF CONCEPT

MONEY MANAGEMENT INSTITUTE
HOUSEHOLD FINANCIAL SERVICES
2700 Sanders Road
Prospect Heights, Illinois 60070

* *FOOD DOLLARS AND SENSE* 19 minutes. $8.00.	BUDGETING FOR FOOD
* *WINNING AT THE MONEY GAME* $8.00.	MANAGING YOUR MONEY
* *CREDIT, HANDLE WITH CARE* 20 minutes, $8.00	CREDIT
* *Boxed set of personal finance filmstrips* $20.00.	CREDIT
* *WHEELS, DEALS AND YOU* 19 minutes, $8.00	PURCHASING A VEHICLE
* *GO FOR THE GOLD* 18 minutes, $8.00	SAVINGS AND INVESTMENTS

MAGAZINES:

* "Consumer Reports"	MONEY MANAGEMENT
* "Ladies Home Journal	MARRIAGE/PARENTING

MISC.

* Biodot International Inc., Box 2246 Indianapolis, Indiana 46206. 100/$10.00 or 1000/$66. 1-800-272-2340.	COPING WITH STRESS/CRISIS
* Childbirth graphics slides	
* *Empathy Belly* Birth Ways Child Birth Resource Center, Inc., 6316 159th Place, N.E., Redmond, Washington 98052, 206-881-5242, approximately $700.00	PRENATAL DEVELOPMENT
* Life Magazine pictures of life before birth Childbirth Graphics	PRENATAL DEVELOPMENT
* LIFE Milton Bradley Co. Springfield, MA 01101 Copyright, 1985	DECISION MAKING
* *My Declaration of Self-Esteem* Poster Shops	SELF CONCEPT
* Nasco Babies Life Forms	LABOR AND DELIVERY

MUSIC:

* "Against the Grain" *Ropin' the Wind,* Garth Brooks	SELF AWARENESS
* "Cats in the Cradle" Harry Chapin, recording *Greatest Stories-Live* album, Elektra Records, L.A.	FATHERING
* "Daddy and Home" *Strong Enough to Bend,* Tanya Tucker	FATHERING
* "Greatest Love of All" *Whitney Houston* by Whitney Houston, Arista	BUILDING CONFIDENCE
* "Escape--The Pina Colada Song" Rupert Holmes *Rupert Holmes* or *Billboard Top Hits, 1979*	LEVELS OF COMMUNICATION
* "In the Living Years" *Living Years,* Mike and the Mechanics	PARENT/TEEN RELATIONSHIPS
* "I've Got a Date" *I've Got A Date,* Forrester Sisters	INTRODUCTION TO DATING

* "Love Helps Those" *Sowin' Love* Paul Overstreet	LOVE VS. INFATUATION
* "Luca" *Solitude Standing,* Suzanne Vega	AVOIDING CHILD ABUSE
* "One Moment in Time" By Whitney Houston	GOALS
* "Opposites Attract" *Forever Your Girl,* Paula Abdul	ONE AND ONLY
* "Second Wind" by Billy Joel, Columbia Records, CBS Inc., "Greatest Hits", Volume I and II 51 W 52 Street, New York, NY	TWEENS
* "Seein' My Father in Me" *Sowin' Love* Paul Overstreet	FATHERING
* "Strong Enough to Bend" *Strong Enough to Bend,* Tanya Tucker	INTRO TO MARRIAGE
* "Traditions" *Fiddler on the Roof*	TRADITIONS
* "Where've You Been?" *Willow in the Wind,* Kathy Mattea	AGING

PAMPHLETS:

* Problem Pregnancies/Birth Defects Pamphlets March of Dimes	PROBLEM PREGNANCIES/ BIRTH DEFECTS
"Pyramid Schemes: Not What They Seem" by Direct Selling Education Foundation. Available through the Utah Division of Consumer Protection or Direct Selling Educational Foundation, 1776 K Street, N.W. suite 600, Washington, D. C. 20036.	CONSUMER FRAUD
"Safety", April 1992, *Choices,* by Tracy Dalton	AVOIDING CHILD ABUSE
Two booklets written for teens that deal with the issues of sexual abuse and incest: *Getting Together,* for females, and *Working Together,* for males. Order from: Child Care Publications, P.O. Box 12024 Gainesville, FL 32604. Price: $1.95 each, plus shipping.	AVOIDING CHILD ABUSE

RESOURCE CENTERS:

• "Financial Awareness Student Training" (F.A.S.T.) America First Credit Union Peggy Wallace 1344 West 4675 South Riverdale, Utah Telephone: 627-1280	BANKING
• Planned Parenthood	REALITIES OF TEEN PREGNANCY
• "Problem Pregnancies/Birth Defects Pamphlets" March of Dimes, Birth Defects Foundation National Headquarters, 1275 Mamaroneck Ave. White Plains, New York 10605, 914-428-7100. [Film]	PROBLEM PREGNANCIES
• "Understanding Taxes", I.R.S. 465 South 400 East, SLC, Utah 84111 (801)523-6095, FTS 588-6095, Esther Anderton, Taxpayer Education Coordinator.	TAXES
• "Your Bank and You" Utah Bankers Association 185 South State Street, Suite 201 Salt Lake City, Utah 84111-1538 Telephone: 364-4303 FAX: 364-4495	BANKING
Utah State Tax Commission Heber M. Wells Building, 160 East Third South SLC, Utah 84134, (801) 530-6542 Julie Kier, Problem Resolution Supervisor Operations Division	TAXES
Utah Chapter for Prevention of Child Abuse Suite 350-12, 40 East South Temple Salt Lake City, Utah 84111.	AVOIDING CHILD ABUSE
Provides information on incest support groups: Daughters and Sons United, P.O. Box 952 San Jose, CA 95108.	AVOIDING CHILD ABUSE
National Committee for the Prevention of Child Abuse, P.O. Box 2866, Chicago, IL 60690.	AVOIDING CHILD ABUSE
Local Hospital Education Department	

VIDEOS:

* *Breaking Out* State Office of Education	JOB PROCUREMENT
* *Bridges* Barr Films, P.O. Box 7878 12801 Schabarum Ave. Irwindale, California 91706-7878, 23 minutes	PARENT/TEEN RELATIONSHIPS
* *Building Successful Relationships* Knowledge Gain, 1675 N 200 W Suite #6B, Provo, Utah 84604.	WHAT MAKES A HAPPY MARRIAGE
* *Charlotte's Webb* Available at video shops	SELF CONCEPT
* *Corporal Punishment: What to do Instead* Family Development Resources 3160 Pinebrook Road Park City, Utah 84060 Code #CPV 1-800-688-5822 $69.95 plus $6.00 shipping and handling	AVOIDING CHILD ABUSE
* *Expectations and Realities* State Office of Education	JOB PROCUREMENT
* *Four Pregnant Teenagers* Sunburst	REALITIES OF TEEN PREGNANCY
* *If You Want to Dance, Revised* State Office of Education	REALITIES OF TEEN PREGNANCY
* *I'm 17 and Pregnant* Children's Aid Society of California	REALITIES OF TEEN PREGNANCY
**Keeping Out of Trouble--Staying in Control* Drug Free Schools Program Comprehensive Health Education Foundation 22323 Pacific Highway South Seattle, WA 98198-7253 (206) 824-2907	REFUSAL SKILLS
* *Making the Right Move: How to Rent an Apartment* How to Rent an Apartment", Cost: $69.00- Cambridge Career Products P.O. Box 2153 Charleston, WV. 25328-2153 1-800-468-4227	FINDING AN APARTMENT
* *Parenting without Anger* Knowledge Gain, 1675 N 200 W Suite #6B, Provo, Utah 84604.	
* *Peaceful Solutions to Marital Problems* Knowledge Gain, 1675 N 200 W Suite #6B, Provo, Utah 84604.	MARITAL ADJUSTMENTS

• *Pregnancy and the Mom* Child Birth Graphics or Deseret Book Company Cost is approximately $15.00.	PRENATAL DEVELOPMENT
• *Ride the High Places* Video West, 1065 W North Temple Salt Lake City, Utah 84116 1-800-462-0554 $6.45 plus $3.00 shipping OR Available at Deseret Book or Scouting Office for $9.95	GOALS
• *Right from the Start* FilmCom , TV Access, 641 North Avenue Glendale Heights, Illinois 60139, 708-790-3300. $25.00. Approximately 60 minutes.	BONDING
• *Rock-A-Bye* March of Dimes	REALITIES OF TEEN PREGNANCY
• *Soft Is the Heart of a Child* (30 minutes) Maxell Corporation of America, 60 Oxford Drive Moonachie, New Jersey 07074	SPOUSE ABUSE
• *Teenage Father* Planned Parenthood	REALITIES OF TEEN PREGNANCY
• *The Great Love Experiment* Adventureland Video and other video rental shops for $19.98. 45 minutes	LABELING/STEREOTYPING
• *The Point* CBS Movies, Vestron Video 15400 Sherman Way, Van Nuyes, California, 91405. 74 minutes. Available at video rental stores	TWEENS
• *The Road I've Walked* Peggy Emerson, FHA/HERO Advisor PO Box 169, Hwy, 13 South Reeds Spring High School Reeds Spring, MO 65737 (417) 272-8171 $27.50	REALITIES OF TEEN PREGNANCY
• *What About Phil?* Available from your Child Abuse Council Center Weber District, 399-8430, Pat Smith Coordinator	SUICIDE
• *What Pleases Parents--Children Who Help* Knowledge Gain, 1675 N 200 W Suite #6B, Provo, Utah 84604.	POSITIVE CHILD GUIDANCE
Mirrors Keebler Corporation	BUILDING CONFIDENCE IN CHILDREN
The Crown Prince (38 minutes), The Media Guild, Fax: (619) 755-4931 Phone: (619) 755-9191 Sorrento Valley Road, Suite E, San Diego, California 92121	SPOUSE ABUSE